



Report on the working
of the Co-operative
Societies in the Central
Provinces and Berar for
the year ending 30th
June 1930

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GOVERNMENT OF THE CENTRAL PROVINCES
AGRICULTURE DEPARTMENT

Nagpur, the 12th August 1931.

READ—

Report on the working of the Co-operative Societies in Central Provinces and Berar for the year 1929-30.

RESOLUTION

The most prominent feature of the year 1929-30 is the registration of 344 new societies. This number is the largest since 1920-21. The Government is pleased to receive the assurance from the Registrar that the standard of strictness and caution in registering new societies has not been relaxed and endorses his policy of encouraging expansion only in the Chhattisgarh division and the areas of the few other banks in which the work of reorganization has been well-nigh completed. The Government also agrees that adequate provision for their supervision must be made *pari passu* with the registration of new societies and that the new societies should receive the special attention of the banks and officers of the department in order that they may not lapse into the laxity of the past. The work of eliminating lifeless societies and reorganizing those not yet beyond redemption was also continued. One hundred and sixty-one societies were cancelled during the year and 122 reorganized. Making allowance for the fact that the figures of previous years were inflated by the inclusion of 8,446 past members there was a net increase of 4,600 members of societies during the year, the total membership standing at 128,000.

2. The total recoveries from co-operative societies by the Central Banks amounted to Rs. 18,34,347 in the Central Provinces and Rs. 17,87,765 in Berar as against Rs. 17,01,090 and Rs. 23,98,978 in the previous year. Government agrees with the Registrar that a mere comparison of the figures of recovery with those of

the previous year is no index of the efficiency of recovery. As the Registrar has pointed out, the true criterion for judging the result of recovery should be the percentage which recoveries bear to the demand of the year. The total demand for the year was fixed at Rs. 1,04,67,070. Recoveries thus amounted to only 34·6 per cent of the demand. Government notes with regret that the recoveries have been specially poor in Berar, where the overdues are heavy and old. Adverse agricultural conditions in the northern districts and low prices were, no doubt, partially responsible for the poor recoveries, but the facts and figures cited by the Registrar conclusively prove that the will to recover the dues from the societies is not so strong and effective in some areas as in others. Government realizes that constant dunning of the members of co-operative societies by the Central Bank staff for recovering the dues of the banks is not quite in consonance with co-operative principles; but so long as credit forms the main part of co-operative activities and the habit of punctual repayment is not well established, greater strictness and vigour in recovery are essential. The need of this becomes more imperative in view of the heavy and old overdues outstanding.

3. Cash advances made by the Central Banks to the primary co-operative societies amounted to Rs. 18,51,978 in Central Provinces and Rs. 18,39,227 in Berar, as against Rs. 15,22,958 and Rs. 18,84,237 respectively, of the preceding year. The increase in the Central Provinces is due to a revival of demand as a result of reorganization and registration of an increased number of societies in the Chhattisgarh division. Government is pleased to note that most of the Berar banks have reduced considerably their cash advances to the old societies with large overdues outstanding against them. The practice of investing short-term capital in long-term loans followed by many banks, inspite of the advice to which reference has been made in the report is most unsound and the Government hopes that the authorities of the Central Banks will now set their face against it. As long as deposits which form the bulk of the short-term capital are renewed, there may be no trouble but in the event of their not being renewed and fresh deposits not coming in, as may well happen in the present

tightness of the money market, it does not require a banking expert to tell that serious trouble is in store for the bank which disregards this ordinary principle of banking. The Local Government commends to the Central Banks the advice given by the Registrar in connection with capturing the short-term loan business for financing agriculture.

The Government sanctioned during the year the proposal to establish two experimental land mortgage banks at Morsi and Mehkar and a solution of the problem of long-term finance must await the result of this experiment.

4. The loans outstanding against members of co-operative societies at the close of the year under review amounted to Rs. 68,86,094 in the Central Provinces and Rs. 98,62,678 in Berar as against Rs. 64,63,895 and Rs. 92,22,069 respectively in the previous year. The percentage overdues to the total dues increased from 50·2 to 53 in the Central Provinces and from 40 to 54·1 in Berar. Excluding dues from societies under award and under liquidation, the overdues amount to 35·2 per cent in the Central Provinces and 37·6 per cent in Berar as against 28·1 per cent and 19·7 per cent of the last year. If these overdues had been worked out on the basis of the original instalments fixed at the time of advancing the loans, their percentage in working societies would not perhaps have given cause for serious anxiety; but these overdues are calculated on the basis of instalments renewed from year to year and in as much as they exclude enormous renewals, practically the bulk of the loans outstanding is really overdue as pointed out by the Registrar. This state of affairs deserves the most careful and serious consideration of the honorary workers in the cause of the co-operative movement. The Local Government agrees with the Registrar that those societies, the assets of which are less than, or equal to, their liabilities and the annual paying capacity of which holds out no prospect of the liabilities being cleared off in a reasonable period, say, 5 years, should be put under liquidation. Other societies, the annual paying capacity of which is sufficient for meeting their liabilities in a reasonable period, should have their annual instalments refixed in

a responsible manner in accordance with their real paying capacity; and it should be the bounden duty of those interested in the welfare of the movement to ensure the punctual repayment of such instalments, after they are refixed.

5. The difficult position in which some of the banks find themselves is partly due to the concentration of disproportionately large loans in the hands of a few individuals. The evil appears to be greater in Berar than in Central Provinces. It is stated that at the close of the year, 24 per cent of the members in Berar owed about 67 lakhs of the loans whereas the remaining 76 per cent owed about 21 lakhs. In other words less than one-fourth of the members have absorbed more than three-fourths of the money, and the remaining three-fourths one-fourth of the money. This state of things is little short of a scandal in the domain of co-operation. True co-operation is less likely to be found in a society, the members of which are of unequal status. If, on the top of that, members with larger means appropriate a lion's share of the loan and do not repay punctually, the situation becomes worse. Joint liability, in such a case, becomes a farce because members with smaller means can hardly pay the debts of the members with larger means. Moreover, these big borrowers, being men of influence, have so far resisted all attempts of the society or the Central Bank to recover its money by coercive process. It is they who have been the primary cause of the ruin of many a co-operative society. It is therefore with a feeling of disappointment that the Government learns that inspite of pointed attention being drawn to it year after year the position continues to worsen in this respect. The Government appeals to the authorities of the Central Banks in Berar seriously to tackle this evil; otherwise the day of reckoning cannot be very far off.

6. It is gratifying to note that the Central Banks continue to enjoy the confidence of the depositing public as is evident from a further increase in the deposits from individuals from Rs. 135 lakhs to Rs. 144 lakhs in spite of the reduction in the rates of interest made by some of the banks. It is unfortunate that full advantage of the deposits is not or cannot be taken by some of the banks in extending the benefits of co-operative finance to agriculturists for short-term agricultural purposes. The

Government agrees with the Registrar that the Central Bank should not rest on their oars after merely collecting deposits but should utilize them in financing agriculture at reasonably lower rates of interest.

Government notes with pleasure that a beginning has been made by the Provincial Bank in the utilization of its surplus funds. The authorities of the bank have shown foresight in making full provision for the depreciation of the large Government securities which it holds.

7. The number of societies under award fell from 343 to 297 in the Central Provinces and from 113 to 109 in Berar. During the year an amendment was made to the rules making amounts under award recoverable as arrears of land revenue and an amendment in the Act gave the Registrar and arbitrators the power to attach property before passing the final order. Government hopes these amendments will make the execution of awards more expeditious and effective. At the commencement of the year there were 828 societies under liquidation with a debt of Rs. 16 lakhs outstanding against them. One hundred and twenty-seven societies were placed under liquidation and the affairs of 137 societies were finally wound up. The year thus closed with 818 societies under liquidation with an amount of Rs. 19 lakhs outstanding against them. It appears that the number of societies under liquidation at the end of the year would have fallen substantially but for the unwillingness of the Central Banks to write off irrecoverable sums from such societies although full provision for bad and doubtful debts has been made by the banks. Government considers that the continuation for an unduly long period of liquidation proceedings of societies, the realizable assets of the members of which have been sold to enforce the joint and several liabilities of the societies in the hope of making small recoveries by attaching the crops of members in future is not a wise policy; and the little financial gain that banks might make would be more than counterbalanced by the odium with which the movement would be covered. Government hopes that the Central Banks would adopt a more liberal attitude in this respect and co-operate with the Registrar in closing the chapter of liquidation at an early date.

8. Co-operation for purposes other than agricultural credit does not seem to make much headway in the Province. Whatever little is done in this respect is mostly confined to Berar. There is no doubt that a great future is in store for co-operation of this kind as is evident from a few prominent instances of success quoted by the Registrar in the report. Government hopes that both the department and the honorary workers would take more effective action for encouraging this form of co-operation, especially the provision of co-operative facilities for the better marketing of agricultural produce.

9. The Government notes with pleasure that the Federation and the institutes continue to do good work. The outstanding event of the year was the formal adoption and introduction of the new system of education and supervision of primary societies as recommended by the Sub-Committee appointed by the Federation Congress in 1928. The need for improving the machinery for such education and supervision has been felt ever since the crisis of 1920-21 and various schemes have been formulated by the department from time to time. The Royal Commission on Agriculture brought home to the co-operators that, if co-operation was to be successful, effective arrangement for the education and supervision of societies could no longer be delayed. The Sub-Committee recommended that the responsibility for making proper and adequate provision for the education and supervision of societies should vest in a Central Board for every Institute area consisting of five leading honorary workers and the Registrar, and that the Central Board should exercise its control over the field staff through the agency of a local education and supervision committee formed in every bank of members other than those of the working committee which would henceforth confine itself to the financing of societies. The Government approved of the recommendations of the Sub-Committee. It is unfortunate that on account of the financial stringency funds could be found during the year for giving the new system a trial only in the areas of the Berar and Chhattisgarh Institutes. The Government, however, notes that most of the banks in the areas of the other Institutes have got a full complement of Group Officers for working the new system and hopes that all concerned in the welfare of the movement will

co-operate in reorganizing the work of education and supervision of societies on the lines of the new system which was placed during the year on a proper legal footing by the issue of rules under the Co-operative Societies Act. The Government agrees with the Registrar that all hopes for the improvement of the movement in the near future must rest on the new Central Boards and expects that the Central Boards would rise above local vested interests and give precedence to the interests of efficiency and sound management in the working of the new system. The Government observes with regret that a few Central Banks are still looking askance at the new system and hesitating to join their respective divisional institutes and appeals to the co-operative spirit of these banks to fall in line with the rest of their sister institutions. The scheme represents the net result of the deliberations of the most prominent workers in the department spread over nearly a decade and it behoves all who have the welfare of the movement at heart to co-operate wholeheartedly in making it a success.

10. The Government notes with satisfaction that classes for the training of the staff and members of societies continue to be held. It is disappointing to learn that in spite of the training which is being given to the members of primary societies in writing accounts, the number of societies in which the members wrote accounts fell from 497 to 424. Government hopes that all concerned will co-operate wholeheartedly in accelerating progress in this matter.

11. The number of rallies, which have become an established feature of the system of education of members of societies fell from 335 to 293. The fall is primarily due to the disturbed political conditions towards the end of the co-operative year. Government notes with pleasure that officers of Agriculture and Veterinary Departments attend these rallies and address the cultivators on matters connected with their departments. If an agriculturist is to be fired with the zeal for better living and better farming, all the departments of the Government that are connected with his well-being must work in close harmony and co-operation. The Government is gratified to learn that its inauguration of the rural uplift scheme in the Piparia circle has made

a good impression on the public and welcomes the efforts of co-operative institutions to extend such activities in their areas.

12. Government records its gratitude to the non-official workers who have devoted much of their valuable time to the movement and notes with pleasure the Registrar's appreciation of the work of the officials mentioned.

ORDER.—Ordered that a copy of the resolution together with the enclosures, be submitted to the Government of India in the Department of Education, Health and Lands, that copies be forwarded to the Registrar, Co-operative Societies and to all Commissioners and Deputy Commissioners, Central Provinces and Berar, for information and guidance, and that it be published in the supplement to the *Central Provinces Gazette*.

By order of the Government
(Ministry of Education),

R. N. BANERJEE,
Revenue Secretary to Government,
Central Provinces.

Report on the working of the Co-operative Societies in the Central Provinces and Berar for the year ending the 30th June 1930.

I.—ADMINISTRATION.

This report relates to the period from the 1st July 1929 to the 30th June 1930. Throughout the period I held the post of Registrar, Co-operative Societies, which remained combined with the posts of Director of Industries, Registrar of Joint Stock Companies and Registrar, Trade Unions. I also acted as Vice-Chairman of the Provincial Banking Enquiry Committee from the 9th August 1929 to the 31st May 1930. Mr. Syed Naqul-Hasan officiated as Senior Deputy Registrar till the 25th November 1929, when he was relieved by Mr. R. K. Nehru, I.C.S., who proceeded on leave with effect from the 25th February 1930. The post remained vacant till the 11th March 1930, when Mr. Hiralal Verma was appointed to officiate in it. He held the post for the rest of the year. I have already stated in my last report that these frequent changes in the post of the Senior Deputy Registrar are a serious handicap as no Senior Deputy Registrar can be of any real help to the department unless he is kept in it for at least two or three years. Besides, the Labour Commission and the Provincial Banking Enquiry Committee entailed a considerable amount of additional work. The year was thus an exceptionally heavy one for me.

The three central banks of Balaghat, Chhindwara and Nimar remained in the immediate charge of the Senior Deputy Registrar, and the rest of the central banks of the province continued to be divided into four circles. The following officers held administrative charge of these circles:—

Circles.

Circle No. I (consisting of seven banks in the Jubbulpore Division), headquarters Jubbulpore.

Officer-in-charge.

The late Mr. G. P. Sinha, Officiating Circle Officer, up to the 7th September 1929.

Vacant—From the 8th September to the 8th October 1929.

Mr. M. A. Koyal, Officiating Circle Officer, during the rest of the year, but for two short periods when Messrs. J. K. Tiwary, Educational Inspector, and L. J. Deopujari, Circle Officer, were in charge.

*Circles.**Officer-in-charge.*

Circle No. II (consisting of 11 banks in the Berar Division), headquarters Amraoti. Mr. S. B. Dave, Junior Deputy Registrar.

Circle No. III (consisting of three banks in the Chhattisgarh Division and five banks in the Nagpur Division), headquarters Nagpur. Mr. G. K. Hardas, Circle Officer.

Circle No. IV (consisting of five banks of the Nerbudda Division), headquarters Hoshangabad. Mr. Kashiram Upadhyya, Officiating Circle Officer.

Two of the permanent Circle Officers, Messrs. M. M. Dabadghao and L. J. Deopujari, retired during the year. The post of a temporary Circle Officer was created during the year for training a direct recruit for filling at least one of these vacancies. Mr. G. C. Mukhtyar, a distinguished M. A. of the Bombay University in Economics, was appointed to this post. Mr. Mukhtyar has, since the close of the year, taken over charge of Circle No. IV after completing his period of training. The post of the Junior Deputy Registrar to be filled up by a member of the Indian Civil Service remained vacant. In order to cope with the increase of audit work in Berar, one post of auditor on the usual scale of Rs. 80—5—150 was created with effect from the 1st April 1930. Two temporary posts of clerks were sanctioned for a period of three years with effect from the 1st April 1930 for coping with the increased work in connection with awards and liquidation. The time-scale of the pay of the Superintendent of the office was raised from Rs. 150—10—250 to Rs. 200—10—300. With the strengthening of the office establishment there was a slight improvement in the delays which were common in this office.

2. **Touring.**—I was out on tour for 104 days in connection with my various duties. Messrs. Syed Naqul-Hasan, R. K. Nehru and Hiralal Verma were out for 17, 15 and 37 days, respectively. The Junior Deputy Registrar toured for 98 days, while the Circle Officers, Circles I, III and IV, were out on tour for 170, 150 and 185 days, respectively.

3. Cost of the movement.—The cost of the whole movement rose from Rs. 6,75,700 to Rs. 7,27,202, but the cost to Government decreased from Rs. 2,27,778 to Rs. 2,18,509. The turnover of all co-operative institutions increased from Rs. 9,00,34,260 to Rs. 9,85,23,149. The percentage of the cost of administration to the turnover went down from .75 to .74. The fall of Rs. 9,269 in the cost to Government is chiefly due to the fact that two of the Circle Officers remained on leave on half pay for almost the whole of the year and to the appointment of junior officers in their places and consequential vacancies in the subordinate staff. The rise in the cost to co-operative institutions was caused by the increase in the strength of the staff from 372 to 408 and also by the annual increments in the pay of the staff.

II.—SUMMARY OF GENERAL PROGRESS.

4. Character of the agricultural season.—The following extracts from the Season and Crop Report for the year published by the Director of Land Records give a fair idea of the character of the agricultural season:—

“On the whole, the year’s monsoon was favourable both to kharif and rabi crops in the Nagpur and Chhattisgarh Divisions, but it was distinctly unfavourable to rabi and less so to kharif over the rest of the province. In the Central Provinces the outturn of crops as given by Deputy Commissioners was 95 per cent of the average yield against 85 in the previous year, while in Berar it was 78 per cent against 87.

“Of the principal rice tracts, Raipur reported a full crop and Bilaspur above full, while in others the outturn ranged from 90 to 105 per cent. For the province as a whole, the outturn was 15.2 annas.

“In the important juar-producing areas of Nimar, Chhindwara and the Nagpur country, the outturn varied from 12 to 14 annas, while in Berar, where the crop was stunted by short rainfall, the outturn stood at 9 annas in three districts and 12 annas in Yeotmal. For the province as a whole, the outturn was returned at 11.2 annas (84 per cent) compared with 12.2 annas (92 per cent) in the previous year.

“In the Central Provinces and Berar together, the estimated outturn of cotton worked out to 11.6 (87 per cent) as compared with 12.5 annas (94 per cent) in the previous year.”

Estimating was, however, certainly unduly pessimistic in Berar as would appear from the arrivals of cotton carts in the market. The outturn for Berar as a whole was not far removed from normal.

“As for wheat, the long breaks in October and November and inadequate winter showers in December stunted growth and caused damage in Saugor, Damoh, Seoni and the districts of the Nerbudda Division where the outturns ranged from 5 to 11 annas. For the province as a whole, the outturn came to 10.5 annas (79 per cent) as compared with 9 annas in the previous year.”

The provincial outturn of gram was 10.1 annas against 6.7 annas in the previous year, and the provincial outturn of linseed was slightly below normal as compared with 61 per cent in the previous year. The rabi crop was particularly poor in Saugor and Damoh and parts of the Jubbulpore district.

“On an average, the wholesale prices of rice, juar, cotton, wheat, gram and til fell by 15, 21, 26, 16, 18 and 7 per cent, respectively, while that of linseed alone rose by 9 per cent.”

There was also a corresponding fall in the retail prices of these.

“Except for the low rabi outturns in the Jubbulpore and Nerbudda Divisions, the year was a fairly good one.

“The combined result of the peculiarities of the season and the fall in prices was that the cultivator of rabi crops in the north and the west of the province, particularly in Saugor and Damoh, was very hard hit though not so badly as in the previous year.”

The harvest was thus good in the rice area; in the juar and cotton area the harvest was fair, but the prices were low, while in the wheat area the harvest was not satisfactory, particularly in the Damoh and Saugor districts. Relief works had again to be opened and about 67,000 persons had recourse to such relief work. An amount of Rs. 8,85,265 of the suspended land revenue had to be remitted and an amount of Rs. 5,93,903 of the land revenue had to be suspended in the three northern districts. The economic recovery in the northern districts was not thus enough to enable the agriculturists to make up for the losses caused by the floods of 1926-27, the rust of 1927-28 and the frost of 1928-29.

5. Recoveries.—Recoveries of principal (of the loans of central banks against societies) amounted to Rs. 14,60,446 and Rs. 13,64,700 in the Central Provinces and Berar, respectively, as against Rs. 14,03,618 and Rs. 19,31,292, respectively, in the year 1928-29, while the total of both principal and interest recovered was Rs. 18,34,347 and Rs. 17,87,765 in the Central Provinces and Berar, respectively, as against Rs. 17,01,990 and

Rs. 23,98,978, respectively, in 1928-29. There was thus a slight rise in the recoveries in the Central Provinces banks and a fall of about 25 per cent in Berar.

The fact that the total actual recoveries during a certain co-operative year exceed or fall short of such recoveries in previous years does not by itself convey an intelligible idea of the efficiency of the recovery work of banks. The ideal form of exhibiting the credit business of co-operative banks would be to indicate the total amount of loan outstanding against societies, the amount due for recovery during the year under review, the amount actually recovered and the percentage it represents of the demand of the year. An attempt has been made in this report to extract such figures as far as possible. The difficulty is that the total outstanding loans of banks are not divisible into such clear-cut constituents. These outstanding loans really consist of a nucleus of fresh advances overlaid with many successive renewals, some of which are treated as overdue and some are not. It is easy to work out the percentage which the total actual recoveries bear to the total loans outstanding; but as it is out of the question that the total loan outstanding would be recovered in one year, this percentage also does not mean much. Most banks do, however, set out to recover a certain amount of their outstanding dues every year and although I have failed to discover any uniform principle underlying the fixation of this amount it may, for practical purposes, be treated as the instalment or demand of the year, *i.e.*, the amount which the authorities of the bank consider on the eve of the harvest as recoverable during the year. The efficiency of the actual recoveries can then be judged by the percentage the actual recoveries represent of this demand of the year. The demand of the year worked out on this basis was Rs. 1,04,67,070 and the actual recoveries made were Rs. 36,22,112, that is to say, 34.6 per cent of the demand.

Even in the Central Provinces banks the recoveries should have been larger. Several causes were, however, operative in keeping them down. Several central banks, specially in the Nerbudda Division, report the prevalence of an acute scarcity of fodder in their areas. The Child Marriage Prohibition Act of Mr. Harbilas Sarda caused a sort of panic amongst the agriculturists

and there was an exceptional rush for getting their young children married. The slump in the prices of agricultural produce made itself felt during the year. The prices of cotton for example ranged from Rs. 126 to Rs. 87 per pressed bale up to May 1930. The Berari began to hold up his cotton in the hope of a better price but the rate went down to Rs. 65. Many had at last to convert their cotton into cash at these exceptionally disadvantageous rates. The inevitable result was that members of the societies did not have enough surplus left for meeting their liabilities to the societies after providing for their current needs. The agricultural conditions of the previous quinquennium had not also been ideal.

I cannot, however, say that this is the whole of the story. Wilful default was not uncommon and had the central bank authorities and staff made really strenuous efforts for recoveries more should have come in.

To bear this out it may be mentioned that while the three banks in the rice area of Chhattisgarh not only recovered practically cent per cent of their demand of the year but also made advance recoveries of a considerable portion of instalments not yet fallen due, the bank in the rice district of Balaghat recovered only 17.7 per cent of its demand and the bank in the rice district of Bhandara recovered only 54.8 per cent of its demand. The Wardha central bank in the cotton area recovered practically cent per cent of its demand and also made considerable advance recoveries while in Berar the best recoveries were only 55½ per cent in the Morsi and Ellichpur banks and in other banks the percentage of recoveries was as poor as 7½ per cent (Khamgaon) and 6½ per cent (Akola). Liquidators in the province recovered Rs. 3,28,250 out of a recoverable demand of Rs. 6,43,468 during the year. As a special case, I placed the entire audit staff consisting of three Federation Auditors and one Circle Auditor at the disposal of the Sihora bank and this staff devoted itself exclusively to the work of recovery during the last quarter of the year and the cash recoveries of the bank increased to Rs. 1,15,490 from an average of Rs. 74,432 during the previous three years. These cases afford ample evidence, if any is really needed, to show that recoveries can be increased where the will to recover is really strong and effective.

The recoveries were best in the banks of Bilaspur, Raipur, Drug, Brahmapuri and Wardha. The good recoveries in the Chhattisgarh area were facilitated by the bumper rice crop and the fact of prices not being too low. I must appeal to the directors and the staff of the other banks in the province, specially in Berar, to make their determination for enforcing better recoveries more effective. The recovery of these heavy overdues cannot be postponed indefinitely without courting financial disaster sooner or later.

6. Cash advances.—Cash advances in the Central Provinces increased from Rs. 15,22,958 to Rs. 18,54,978, while in Berar they decreased from Rs. 18,84,237 to Rs. 18,39,227.

In the Jubbulpore Division the policy of caution in financing societies, referred to in paragraph 6 of the previous year's report, was continued and cash advances were only Rs. 1,99,953, while cash recoveries were Rs. 3,35,622. Cash advances increased in the Nerbudda Division because of revival of demand on the part of the reorganized societies and also because of new societies registered in the Piparia and Narsinghpur banks. A forward policy was followed in Chhattisgarh and 166 new societies increased the cash advances in that area. In Berar, most of the banks have now reduced their cash advances and the total of such advances would have been less but for increased advances being made by Morsi, Daryapur and Buldana. Morsi in particular made large advances for the redemption of old debts practically as any regular land mortgage bank would do. This bank has got long-term deposits and can afford to embark on such business on a cautious and moderate scale. The long-term advances of the other banks are, however, rather out of proportion to their long-term capital. Again, if such long-term business is to be free from risk, the banks giving such advances must insist on their instalments being punctually repaid. Although the need for caution is prominently kept before their minds by the bank authorities the tendency to grant long-term loans is getting rather strong. The result has been that, specially in Berar, the bulk of the assets of the banks are now locked up in long-term loans. Co-operative banks should confine their advances to agriculturists for short-term annual

operations and should insist on treating such loans as the first charge on the next crops. This is the clear conclusion recorded during the year by the Provincial Banking Enquiry Committee on the evidence produced before it. The Provincial Banking Enquiry Committee which published its report during the year under review has estimated that every year the agriculturists in our province borrow Rs. 7,21,32,086 for meeting the cost of cultivation and repay it after the marketing of the crops. There is no reason why the co-operative banks should not capture at least a substantial portion of this short-term seasonal loan business.

7. **Outstanding loans.**—The total loans outstanding against the members of societies increased from Rs. 64,63,895 to Rs. 68,86,094 in the Central Provinces and from Rs. 92,22,069 to Rs. 98,62,678 in Berar. The percentage of overdues to the total dues increased from 50.2 to 53 in the Central Provinces and from 40 to 54.1 in Berar. Renewals decreased in the Central Provinces from Rs. 4,18,970 to Rs. 2,41,557. In Berar the renewals increased from Rs. 49,061 to Rs. 90,825. Taking renewals and overdues together the arrears increased from Rs. 73,99,545 to Rs. 92,55,564, while their percentage to the total outstandings was 56.5 and 54.4 in the Central Provinces and Berar, respectively, as compared with 56.6 and 40.5 in the previous year. Excluding sums due from societies under award and liquidation, the overdues amount to 35.2 per cent in the Central Provinces and 37.6 per cent in Berar as against 28.1 per cent and 19.7 per cent, respectively, in the preceding year.

The rise in the percentage of overdues in Berar is due to poor recoveries and to the abandonment by most banks of the policy of granting wholesale and indiscriminate renewals. Overfinancing, facile grant of renewals and indifferent and falling prices have raised the liabilities of members to very high figures. Many members are also heavily indebted to outside creditors. These latter generally take time by the forelock and institute coercive proceedings as soon as their debts are about to equal the members' assets. The coercive procedure for the recovery of co-operative loans is, however, very dilatory. The idea has thus got abroad that the repayment of co-operative debts may be put off and members treat the

soucars' debts as the first charge on whatever they can raise by the sale of their produce and land. If coercive action were taken in time, the arrears to-day would have been less and the defaulters would have been relieved of much of the burden of indebtedness and would have saved more of their assets from the wreck.

As a matter of fact, it is only less than one-third of the total amount outstanding that had not already fallen due before the year under review. The original kists fixed at the time of the first grant of fresh loans have nowhere been observed and renewals were granted freely till two or three years ago. As the amounts outstanding in every society were much in excess of what its members could repay from their annual income, several banks made a refixation of instalments for them; but this refixation was apparently made on no sound principle. One or two banks like Amraoti and Akola have tried to fix the demand for the year according to the Punjab system on the estimated harvest of the year. Even such kists have not, however, been fully recovered either because they were not based on a proper scrutiny of the paying capacity of members or leniency was again shown. In practice, banks now try to recover as much as they advance and even this quite a number of banks do not do. The annual report of the Berar Central Board has given a statement which shows "that in all banks, except Yeotmal, recoveries fall short of cash advances plus interest on outstandings, thus swelling the debt due". The practical result of this system is that the bulk of the total loan outstanding to-day has really become overdue. These dues are outstanding against three classes of societies, *viz.*, (1) societies the total liabilities of the members of which exceed their total assets and are not therefore in a position to repay these debts from their annual income within a reasonable time, (2) societies the liabilities of the members of which equal their assets or are such as cannot be repaid from the net annual income of their members within a reasonable number of years; and (3) societies the liabilities of which are such as can be liquidated from the net annual income of their members within a reasonable number of years, say 5 to 7. All agree that those in classes (1) and (2) are really beyond redemption and are practically lost to co-operation for the present.

These societies should now be liquidated without any further delay. A proper refixation of kists for those in class (3) should also be made on the basis of the net surplus income of the members of these societies; otherwise they will also soon swell the ranks of those in classes (1) and (2). This work can be properly completed only after a detailed examination of the financial history and present financial position of every society. The staff of the department is too inadequate for this work. Honorary workers and the new institute staff must do this under the guidance and supervision of the departmental staff. In dealing with this point in the previous year's report I stated that the work had been partly commenced by several banks in Berar. Yeotmal and one or two banks did do some sort of a refixation of kists a few years ago; but the work was done perfunctorily. The Ellichpur bank is the only one in which the honorary workers, bank staff and the Circle Auditor have done this refixation of kists in a responsible manner. This is the most important work lying to-day before the co-operative banks. Once this refixation is made the borrowers must be made by close and continuous personal supervision to practise thrift and retrenchment and to live up to a budget which ought reasonably to yield the surplus annual income which should be paid towards overdue debts. The mere refixation of instalments without effective insistence on their actual repayment will not be enough. I should also note that in the absence of proper instalments one cannot form any idea of the percentage of a central bank's fund which is locked up in long-term loans and the periods for which it is locked up. One very undesirable result of this is that there is no correlation between the periods and amounts of deposits in central banks and those of the loans advanced by them.

8. **Societies and membership.**—The number of societies of all kinds increased owing to the registration of a considerable number of new proposals in the Chhattisgarh Division. Fourteen proposals for registration were pending at the beginning of the year and 400 were received during the year. Of these, 344 were accepted, 49 rejected, 14 returned for further enquiry and 7 were pending at the close of the year. Out of the societies registered, 324 were primary agricultural credit societies, 4 non-agricultural credit societies, 2 clerks' societies, 5

agricultural associations, 1 co-operative store, 2 housing societies, 2 adat shops, 1 institute and 3 thrift and saving societies.

We have embarked on a forward policy in the three Chhattisgarh banks where the work of reorganisation has been completed. Of the new agricultural societies, 166 were registered in the three banks in the Chhattisgarh Division. Elsewhere a high standard of caution and strictness, the reasons for which were explained in paragraph 8 of my last report, was maintained. Most of the proposals rejected, specially those from Berar, came from overindebted people who came to our banks for credit only as a last resort. The loans wanted by these applicants were also mostly long-term and required for the redemption of old debts.

The registration of 161 societies was cancelled, all of which were primary agricultural credit societies. The number of primary credit societies at the end of the year stood at 4,020 as against 3,851 in the preceding year and the number of all types rose from 3,954 to 4,137. The number of members decreased from 132,609 to 128,800. The membership would have really gone up to about 136,000 but, as explained in paragraph 8 of the previous year's report, prior to the year 1928-29 a large number of past members of working societies and members of societies under liquidation (both holding shares in central banks) had been included in this figure of total membership. It has been disclosed during the year under review that 8,446 more members of this type were wrongly included by the central banks during the previous year in the total figure of 132,609 of membership. If allowance is made for this fact there was really an increase of 4,637 in the total membership. The working capital increased from Rs. 5,06,86,392 to Rs. 5,37,49,425.

9. Education and supervision of societies.—The year under review may be said to be a landmark in the history of efforts to reorganize the co-operative movement in the province. Ever since the crisis of 1920-21 it has been felt that the movement would have been more successful if *pari passu* with the registration of societies and grant of loans to them adequate and effective arrangements were made for creating in their members the co-operative spirit. Although the subject was brought into prominence by

the Royal Commission on Agriculture, several schemes have been put forward from time to time for ensuring better education and supervision of primary societies, the first being drawn up in 1923 by Mr. Roughton. None of these schemes could be made sufficiently comprehensive and the Royal Commission's recommendations on the subject brought home to all concerned that the question demanded immediate attention. The Federation Congress of 1928 accepted the recommendation of the Royal Commission practically *in toto* and appointed a sub-committee of five leading honorary workers and the Registrar for drawing up a detailed scheme for giving effect to these recommendations specially in the Central Provinces banks. The Berar Co-operative Institute was entrusted with the task of drawing up a scheme for Berar for the same purpose. The Berar institute in collaboration with the Registrar drew up a scheme by the end of the year 1928-29. The Federation sub-committee approved of its main principles and published its own report during the year under review. For the better education and closer supervision of primary societies the sub-committee recommended that their financing and supervision should be under separate control. The sub-committee recommended among other things (1) that the responsibility for making proper and adequate provision for the education and supervision of societies should vest in a Central Board for every institute area consisting of 5 leading honorary workers and the Registrar, (2) that this Central Board should employ, control and supervise the field staff necessary for this purpose in every bank, (3) that the Board should, however, exercise its control over the field staff through a local education and supervision committee formed in every bank of members other than those of the working committee, and (4) that the working committee should henceforth confine itself to the financing of societies. This supervision and education committee would, however, be only an agent of the Central Board. The field staff to be appointed should consist of one Group Officer for every 50 societies in the Central Provinces banks and for every 30 societies in Berar banks with one Chief Group Officer for controlling and supervising the Group Officers of every central bank. As the income of the Central Provinces banks is very low the committee recommended that they would be well advised

to utilize the Government Circle Auditor as Chief Group Officer as under the new scheme of audit he would be freed from the work of primary audit. The recommendations of the sub-committee were discussed at the Federation Congress held at the Provincial Bank, Nagpur, on the 24th and 25th November 1929 and were adopted by the Congress with one dissentient vote. The sub-committee recommended that the Local Government should be approached for an additional grant of Rs. 49,814 to the institutes in order that the latter might be able to implement the proposals. The Local Government approved the proposals of the sub-committee as ratified by the Federation Congress; but on account of financial stringency, could only provide an additional grant of Rs. 28,793 (*i.e.*, in addition to the old grant of Rs. 21,688) for giving the new scheme a trial in the areas of the Berar and Chhattisgarh institutes. The Berar institute brought the system into force in its area with effect from the 1st July 1929, while in the Chhattisgarh institute the system began to work regularly with effect from the 1st April 1930. The system has also been placed on a legal footing by rules framed under the Co-operative Societies Act which should ensure its proper working. The department and all earnest workers in the field of co-operation are naturally building high hopes on the Central Boards. No one now disputes that without proper education and supervision of the members of primary societies the co-operative movement is bound to fail and that this work of education and supervision can be properly done only by an adequately trained, whole-time paid staff. But *quis custodiet ipsos custodes*. The decision taken in our province has been to place this responsibility on the Central Boards. I feel it my duty to record that if the Government is to continue to associate with the movement there must be a radical change in the way in which the affairs of primary societies have so far been handled by those responsible for them. A grave responsibility thus rests on the new Central Boards; and it is hoped that they will rise above local vested interests and give precedence to the interests of efficiency and sound management in the working of the new system.

The group system which began to be set up two or three years ago in an informal way was thus officially recognized during the year. Twenty-one Group Officers,

10 Chief Group Officers and 2 Inspectors continued to work in Berar and 10 Group Officers continued to work in the Chhattisgarh institute. The working of the group system with such Group Officers as the central banks had in the area of the other institutes was also sought to be reorganized as far as possible on the lines of the new system. Local supervision and education committees were set up in all the banks in the areas of the institute areas. Regular meetings of these committees and of the staff were held at which the work done by the field staff during the preceding month was discussed and a rough programme of work for the following month was prepared. Honorary workers in Berar also paid a large number of visits to societies. On an average every society received 3 visits from Group Officers. As stated in paragraph 9 of my previous report, the Group Officer must aim at establishing such close personal contact with the members of societies as would induce them to look upon him as their guide, philosopher and friend. Prolonged halts and more painstaking efforts to this end are called for on the part of the Group Officers. In this connection I would draw the attention of all local committees to the following observations of the Berar Central Board in its annual report for the year:—

“In some cases touring has exceeded 200 days. If travel only is the essence of work, this is commendable. A detailed examination, however, shows that it is more moving about than work. A flying visit by a Group Officer is obviously of no avail. To achieve results the Group Officers and Assistant Group Officers must stay in the village sufficiently long at every visit to get everything done in their presence. The local supervision committees are requested to weigh touring against work and discourage tendencies to fly about.”

An improvement in the personnel and equipment of our Group Officers is also essential to this object. This matter is under the consideration of the department.

10. Rallies.—293 rallies were held during the year, 236 being in the Central Provinces and 57 in Berar. They were attended by members of 2,154 societies and 24,023 outsiders. Bilaspur and Raipur held 25 and 22 rallies. These rallies continue to do very useful work in the way of propaganda. The opportunity they provide to the members of various societies to compare notes is being very much appreciated. Rallies have by now become an established feature of the activities of our banks and

institutes. The officers of the Veterinary and Agricultural Departments are also increasingly taking advantage of them for purposes of propaganda. All agree that the audience at these rallies is in the best mood to absorb ideas of better living and better farming. During the year Agricultural and Veterinary Assistants attended and addressed 128 rallies. I am glad to record that Revenue officers also attended quite a number of these rallies.

Towards the close of the year, however, people became pre-occupied in the political upheaval. In many cases the organizers of the rallies began to unnecessarily give a political complexion to their activities. The interest in rallies thus flagged during the last quarter of the year which is generally the season for rallies. This partly accounts for the reduced number of rallies held. A divisional co-operative conference was held at Mehkar in Berar in March 1930 under the presidentship of Mr. N. C. Kelkar, a veteran co-operator of Poona. The Ellichpur and Daryapur banks held taluq co-operative conferences.

11. **Training of the staff and members of societies.**—Classes for the training of the staff and members of societies were held during the year. Refresher courses were held at Nagpur and Narsinghpur for the Circle Auditors and the superior staff of banks and societies. The Jubbulpore and Nerbudda Divisions institute held two training classes at Narsinghpur, one for the Group Officers and the other for society moharrirs. The former was conducted by the Educational Inspector. No regular training class could be held by the Berar institute but a short course of training for newly recruited Group Officers was provided. A refresher course in Marathi was held at Amraoti for those members of the bank and institute staff who did not know English. Two classes, one at Akola and the other at Buldana, were held for the training of rural directors of these banks. Classes for the training of literate members of societies in the writing of accounts were held in all banks affiliated to the Jubbulpore and Nerbudda Divisions institute and in 12 centres in Berar. 397 members were trained in this work. All the accounts of 424 societies, 113 in the Central Provinces and 311 in Berar, were written by trained members. There was no progress in this branch during the year. It

is therefore necessary to expedite its pace. The field staff is being constantly pressed to accelerate progress in this matter.

I feel, however, that we must appreciably improve our machinery and arrangements for the training of the staff. There is only one Educational Inspector. At least one more Educational Inspector appears to be necessary for improving our machinery and system of training. Proper and systematic training of the staff in the discharge of their various duties is one of the three remedies suggested by the Royal Commission on Agriculture for improving the movement. A scheme for improving the existing facilities for training the staff is under the consideration of the department. It is interesting to note that as a result of the pointed attention drawn to the subject most of the other provinces in India, except the Punjab where such machinery is the most satisfactory at present, are taking action for improving their machinery for training the staff.

12. **Share societies.**—The number of share societies increased from 777 to 1,169, 1,010 being in the Central Provinces and 159 in Berar. I cannot say that the results aimed at in introducing the system are being achieved. The members of these societies do not yet take that active interest in their affairs which it was expected they would. One of the causes of this is that the superior staff, both of the banks and of the Government department, do not always pay that personal attention to the affairs of primary societies which is necessary for creating the spirit of self-reliance in their members. Our tendency has been far too much to concentrate our attention on the central banks and the observance by them of the several prescribed financial safeguards. In some of the other provinces, specially, in the Punjab, the superior staff takes a more direct and active part in the management of societies. The result of the more frequent contact of the members with the superior staff is a higher standard of self-reliance and efficiency than can be expected when the societies are left only to the Society Moharrir, as is the tendency in our province. Strenuous efforts are being made to create a change in the angle of vision of the Circle Officers and Circle Auditors in this respect and induce them to devote more personal attention to the

societies and take a more direct and active part in their management and reorganization. This will necessitate more extensive touring in the country side. An increase in the superior staff is also essential if they are to devote more intensive personal attention to all the societies in their charge. It is not generally known that most of the other provinces have a very large staff of Assistant Registrars, Inspectors and Sub-Inspectors for the purpose of the supervision of societies, while the Assistant Registrars have to do practically everything in our province. Their only assistants, the Auditors, generally remain far too pre-occupied in audit proper to be able to maintain close and frequent touch with the societies. The only assistants whom we have so far been able to provide our Assistant Registrars with, are the Group Officers, appointed by the institutes, but the equipment of the bulk of them is not up to the mark, and they have not yet been placed so unreservedly under the guidance of the Assistant Registrars as is necessary to make them efficient agents for carrying out the ideas of the superior staff.

13. Co-operation with the Agriculture Department.— The practice of our Auditors and Agricultural Assistants touring together, our Auditors attending agricultural exhibitions for preaching the benefits of co-operation and Agricultural Assistants and Veterinary Assistants attending our rallies has now become an established feature in most areas. That all the development departments must act in concert with one another for the uplift of the agriculturists was officially recognized in the scheme of rural uplift initiated by the Local Government during the year in the Piparia Revenue Inspector's circle. An Agricultural Assistant, an Assistant Medical Officer and a Veterinary Assistant were deputed for this work and the Auditor of Piparia Central Bank acted in close co-operation with them. Extensive propaganda was done in the area and a beginning was made in several forms of non-credit co-operative activities. Informal societies for co-operative supply and sale and for adult education were organized during the year, and the system of rallies was found a most useful means of propaganda by the representatives of all the departments. The practice in Berar of cultivating plots of members of societies under the supervision and guidance of Agricultural Assistants

was continued. Plots cultivated in this manner at Kherda in the Khamgaon taluq, Satgaon Bhusari in the Chikhali taluq and Yeni in the Ellichpur taluq gave higher yields, and publicity was given to these results by holding rallies in the neighbourhood. The Agricultural Assistant attached to the Amraoti Adat shop did good propaganda work. This was the first year of the scheme of departmental cultivation by the Akola Central Bank of about 633 acres of the lands of members of co-operative societies in mauza Karanja-Ramjanpur within its area. The cultivation was carried on under the supervision of the Agricultural Assistant attached to the Bank. An area of 488 acres was actually cultivated. The expenditure incurred during the year was Rs. 11,709 and a profit of Rs. 2,403 was expected. As luck would have it, the year synchronized with the exceptional slump in the prices of agricultural produce; and so the results of the scheme in the first year have not been at all encouraging. The Central Bank is continuing the scheme.

14. Rural uplift.—The lead given by the Local Government at Piparia for organized rural reconstruction work was taken up by many of the central banks and societies in the province, and encouraging reports have been received of rural uplift activities being undertaken in many areas during the year.

15. General position.—The year thus marks a further stage in the policy of eliminating lifeless societies, reorganizing those which are not beyond redemption and organizing fresh societies on sound lines in areas where the work of reconstruction is completed, and the department and honorary workers are free to turn to fresh expansion. The special feature of the year was the organization of a comparatively larger number of fresh societies, specially in Chhattisgarh division. The movement is free from complications in the three banks in the Chhattisgarh division; and in the Nagpur division it is well in hand in the Wardha, Chanda and Bhandara districts. What I stated in paragraph 14 of my last report regarding Berar was rather optimistic. I have since made a detailed inspection of all the Berar banks. The year under review witnessed a perceptible drop in the cash recoveries of the Berar banks. Over-financing had gone on for several years, recoveries proportionate to the harvests were not made

and were being postponed to the year of millennial bumper crops and prices, renewals were given too readily; and as the accumulated result of all this every bank is saddled with enormous overdues. The position is aggravated by the fact of the bulk of the loans being concentrated in the hands of a few powerful borrowers who are in a better position to evade repayments. In fact all the co-operative banks in Berar have in practice become mortgage banks with only this difference that the loans have not been fully secured by mortgages of property in all cases, and no systematic effort is being made to regulate the budget and income of the borrowers and make them repay at least some instalments of their debts. The bulk of their assets is outstanding as loans against members who certainly would want many years to repay them from their income. The only course now is to place under liquidation without any further loss of time all those societies the liabilities of which equal or exceed the assets of their members. The next quinquennium will, I am afraid, witness in Berar the winding up at least one-third of its societies; and coercive operations on a large scale are bound to cause a setback to the movement.

In the Nerbudda division, the work of liquidation is nearing completion except in the Hoshangabad Central Bank where it was undertaken in right earnest only during the year under review. The bulk of the recoverable debt has been recovered by the whole time liquidators in the Nimar, Harda, Sohagpur, Betul and Chhindwara banks. The central banks should now face the situation and write off the irrecoverable balance of the loans against the societies under liquidation from their provision for bad debts which is ample. If the honorary workers earnestly undertake to improve the tone of the surviving societies by setting up a proper machinery for supervision the movement will have a fresh lease of life.

In the Jubbulpore division, the movement continues to be stationary. The future of the movement in the Saugor and Damoh districts is uncertain. In the Jubbulpore district, a certain amount can yet be saved from the wreck, if only the honorary workers would earnestly address themselves to the task of reconstruction; but the present position is rather tragic. This district was the cradle of the co-operative movement in the province and was the scene of the first fruits of the enthusiasm of the

founders of the movement. It still has the largest number of societies on paper ; but overdues and bad debts are heavy, and debts of many societies equal or exceed their assets. Societies are now dropping away from the banks of this district like leaves from trees in autumn. The condition of the Seoni and Mandla banks is not yet so discouraging.

During the year, the sub-committee, appointed by the Federation Congress in 1928 published its report. The Federation Congress, held at Nagpur on the 24th and 25th November 1929, ratified these recommendations and the Local Government also approved them. The Local Government could provide the additional funds for trying the new scheme only in the areas of two institutes. The system started working during the year.

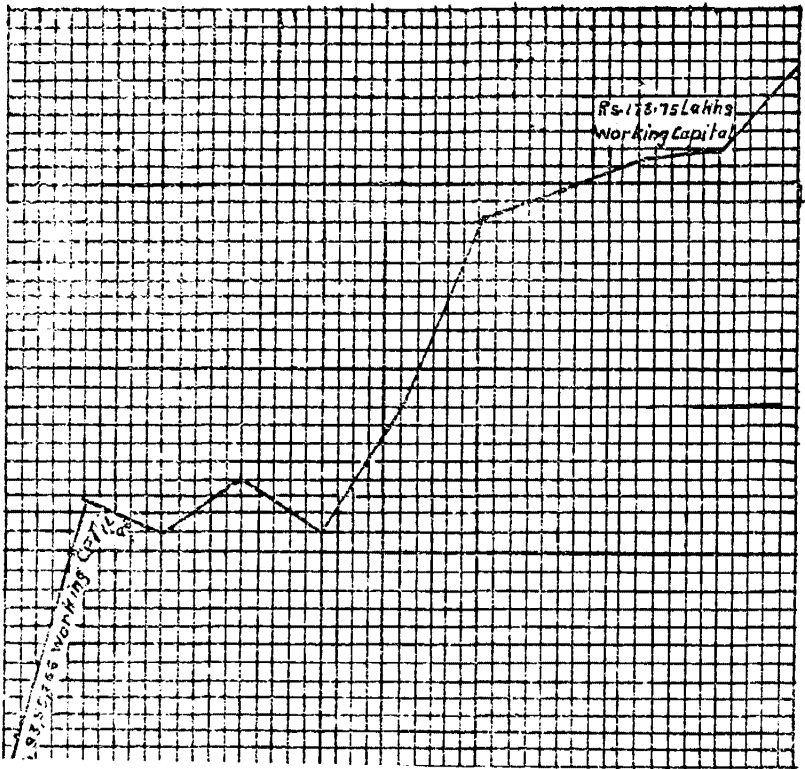
The Government also sanctioned during the year the establishment of two experimental land mortgage banks one at Morsi and the other at Mehkar. Action for the establishment of these banks is in progress.

III.—THE WORKING OF AGRICULTURAL CREDIT SOCIETIES WITH UNLIMITED LIABILITY.

16. Number of societies.—The total number of rural credit societies with unlimited liability increased from 3,787 to 3,950. 324 societies were registered during the year against 149 in the previous year. Raipur registered 84, Drug 46, Bilaspur 36, Narsinghpur 20, Bhandara 17, Balaghat 16, Wardha 11 and Sohagpur 10. In Berar 7 societies were registered in the Yeotmal bank and 4 each in the Ellichpur, Morsi and Daryapur banks. The remaining societies were registered in other banks. 161 societies were cancelled. Of these, 17 were in Nagpur, 17 in Balaghat, 16 in Bhandara, 16 in Sihora, 15 in Betul, 13 in Raipur and the remaining in other banks.

The number of fresh societies registered was the largest during the decade ending the year under review. This does not mean that the strictness with which registration of new societies is made was in any way relaxed. During the year, we made a special point of carefully examining the working of all recently registered societies, that is to say, societies registered since 1923-24 when we

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seriously embarked on the policy of consolidation and not expansion. I have also insisted on every bank setting up effective arrangements for the supervision of all new societies *pari passu* with their registration by making such addition to their staff as was deemed necessary. Officers of the department have also been made to devote special attention to all such newly registered societies. This is the only means of preventing the deterioration of such societies as our past experience has shown. In Berar, the banks have unfortunately shown the regrettable tendency of seeking to befriend only heavily indebted applicants for societies. I have been compelled to turn down most of the Berar proposals for forming societies of one or two big persons and a number of occupants of smaller means.

17. Working capital and membership.—The working capital of societies, excluding those under liquidation, increased from Rs. 1,62,46,777 to Rs. 1,71,56,419 and the loans due from members also increased from Rs. 1,35,90,333 to Rs. 1,43,51,600. The total cash recoveries of central bank loans due from societies increased from Rs. 14,03,618 to Rs. 14,60,446 in the Central Provinces but fell from Rs. 19,31,292 to Rs. 13,64,700 in Berar. Cash recoveries of loans of societies from members increased in the Central Provinces from Rs. 15,96,142 to Rs. 17,65,360, and decreased in Berar from Rs. 22,07,004 to Rs. 17,33,857. Membership in societies other than those under liquidation increased from 57,320 to 59,308. The banks in which there was marked increase in membership were Raipur, Drug and Bilaspur. This increase in membership is due to the number of new societies registered during the year. The average number of members per society stood at 15 as in the previous year.

18. Loans and purposes of loans.—The average loan per member in societies excluding those under liquidation rose from Rs. 237 to Rs. 242 in the province as a whole and from Rs. 110 to Rs. 114 and Rs. 775 to Rs. 802 in the Central Provinces and Berar, respectively. The total loan advanced by societies to members increased from Rs. 52,25,289 to Rs. 52,33,849 and cash advances increased from Rs. 31,37,003 to Rs. 33,43,194, the amount given out in the Central Provinces being Rs. 17,81,528 and that in Berar Rs. 15,61,666 against Rs. 15,17,741 and Rs. 16,19,262, respectively, in the previous year. The

purposes for which the loans were distributed were as follows :—

Purposes.	Central Provinces.	Berar.	Total.
1	2	3	4
	Rs.	Rs.	Rs.
For purchase of seed	61,866	26,258	88,124
For cultivation expenses	2,26,912	6,36,447	8,63,359
For purchase of bullocks and plough cattle.	7,81,021	20,469	8,01,490
For purchasing agricultural implements	12,014	1,675	13,689
For purchase of land	63,451	1,19,899	1,83,350
For improvement of land	1,62,544	24,265	1,86,809
For house-building and repairs	36,297	18,644	54,941
For payment of rent and revenue	25,365	14,035	39,400
For repayment of old debts	2,66,662	4,43,638	7,10,300
For marriages and other ceremonies	89,576	71,347	1,60,923
For other purposes.	1,13,664	3,68,155	4,81,819
Total	18,39,372	17,44,832	35,84,204

Of the total advance, 63.9 per cent represents cash loans, the percentages in the Central Provinces and Berar being 66.7 and 61 as against 59 and 61, respectively, in the previous year.

19. **Big borrowers.**—I have very little to add to what I stated in paragraph 18 of my last report regarding the position created in Berar by the concentration of disproportionately large loans in the hands of few members. The position is getting worse every year. At the end of the year 24 per cent of the members in Berar owed about 67 lakhs, the remaining 76 per cent of the members owing about 21½ lakhs. A very strong opinion has no doubt been created against this evil, but the determination of the honorary workers to recover these debts has not been fruitful partly because of the utter absence of demand for

land. The department has been constantly dinning into the ears of the directors of these banks the menace to the future stability of the banks and the movement that this evil has become. During my inspections I have found that even now some of the banks are financing a number of these defaulting big borrowers. It would appear from this that a certain amount of sneaking softness for these big borrowers, most of whom are over head and ears in debt, still lingers here and there. I have insisted on the following precautions being taken :—

- (1) All those societies in which liabilities of big borrowers equal or very nearly equal their assets should be placed under liquidation.
- (2) Awards should be taken against all defaulters and all available property of theirs kept under attachment.
- (3) All big borrowers must execute first mortgages of their property in favour of their respective societies and, in case of refusal, awards and attachment of the property should follow immediately.
- (4) Whenever unavoidable the central bank should bid for and buy lands auctioned for recovering such loans.

Pending an improvement in the economic situation, this is all we can do. We can thus keep everything ready for the recovery of the loans. I am glad to say that most of the banks have agreed to act on these suggestions and since the close of the year the Akola Central Bank has placed 41 societies under liquidation and the Central Banks of Buldana, Mehkar and Malkapur 19 societies under liquidation. The authorities of those banks, who neglect to keep under their absolute control all the available property of such borrowers, would incur the gravest responsibility and would only aggravate the risk of such debts turning out to be bad debts.

20. Repayment and overdues.—The percentage of overdues in the loans of societies (other than those under liquidation) against members without allowing for renewals amounted to 41.3 in the Central Provinces and 48.7 in Berar against 37 and 34.7, respectively, in the previous

year. The percentage of arrears including renewals was 45.7 in the Central Provinces and 49.1 in Berar as compared with 45.3 and 35.5, respectively, last year. In the Central Provinces the number of societies under award fell from 343 to 297 and in Berar from 113 to 109. The number of societies under liquidation fell in the Central Provinces from 704 to 667 and rose in Berar from 124 to 151. Out of 3,225 societies in the Central Provinces and 725 societies in Berar, 1,362 and 199, respectively, took no loans during the year against 1,300 and 158, respectively, in the previous year. 933 societies failed to pay in full the interest due as against 997 in the previous year. Of these, 671 were in the Central Provinces and 262 in Berar. I have already explained in paragraph 5 above that there still exists a large amount of wilful default.

21. Classification of societies.—The results of the audit classification for 1928-29 and 1929-30 are as below :—

Class.	1928-29.			1929-30.		
	Central Provinces.	Berar.	Total.	Central Provinces.	Berar.	Total.
A—Very good ..	Nil.	4	4	Nil.	3	3
B—Good ..	81	100	181	84	102	186
C—Fair ..	2,330	412	2,742	2,569	408	2,977
D—Bad and un-co-operative.	601	207	808	494	208	702
E—Financially dangerous.	49	3	52	78	4	82
Total ..	3,061	726	3,787	3,225	725	3,950

One A class society has deteriorated but B and C class societies have increased. There is a fall in D class societies but an increase in E class societies. The increase of societies in B and C classes is due to new societies being reorganized and societies registered in the last two or three years continuing to function well.

22. **Reorganisation.**—112 societies were reorganised in the Central Provinces and 10 in Berar. The commonest means of reorganisation is to eliminate bad members and admit solvent ones. The scope for such reorganisation was rather limited as a result of the economic depression. The existence of coercive operation in the course of liquidation proceedings in many districts has also created a considerable aversion to the movement.

23. **Rates of interest: Reserve fund scheme.**—The Sihora, Bilaspur and Daryapur banks further reduced their rates of interest to societies by $\frac{1}{2}$ per cent and Chhindwara bank by 1 per cent. Many of the banks charged differential rates, those on societies making punctual repayments being reduced and penal rates being charged against societies committing wilful default. The high penal rates charged by the Mehkar bank were abolished during the year.

The number of societies enjoying the advantage of the reserve fund scheme rose to 1,037 against 927 in the previous year, and the rates of interest to their members vary from $12\frac{1}{2}$ per cent to 6 per cent. During the year the benefit of the scheme was extended to 59 societies in Berar against 17 in the previous year, while in the Central Provinces 978 societies enjoy the benefit against 910 of the previous year. Under this system we are able to reduce the rates of interest to such societies the reserve fund of which exceeds 10 per cent of their existing capital.

24. **Deposits in societies.**—Deposits in societies from members and non-members have increased from Rs. 7,63,847 to Rs. 7,66,373. Deposits from members in the Central Provinces increased from Rs. 88,258 to Rs. 88,874, while those from non-members slightly decreased from Rs. 19,071 to Rs. 19,009. Deposits from members in Berar rose from Rs. 1,76,120 to Rs. 1,89,914, and those from non-members decreased from Rs. 4,80,398 to Rs. 4,68,576. In paragraph 23 of my last report I commented on the rather fictitious character of some of these deposits. Some societies reduced their rates of interest on deposits and in some cases the depositors also did not have the tacit assurance that central banks would accommodate societies with loans to repay their deposits. I believe this has created a

tendency towards the withdrawal of deposits of urban people in rural societies. Needlessly high rates of interest are still being paid by some societies; and repayment of deposits with loans from central banks is still common. It is with the object of creating habits of thrift in the rural population by providing them with a readily available means of investment that this deposit system has been started. So far as possible societies must, therefore, take only local deposits at reasonable rates. A considerable portion of the deposits from members is accumulated dividend on their shares. In Morsi there is a compulsory system under which every borrowing member has to deposit 5 per cent of the loan taken by him. This can hardly be called saving. The Bilaspur practice of asking every member at the annual general meeting the amount he would like to save and recovering it in cash along with other dues is the nearest approach to anything like a thrift propaganda and should be followed by all banks. In Berar there are glaring cases of the abuse of this system, for example, the Yeotmal central bank had again to advance Rs. 80,508 to societies during the year for repaying their deposits.

IV.—CIRCLE UNIONS.

25. The number of circle unions stood at 15 as in the last year. The societies affiliated to them remained unchanged, viz., 65, while their membership was reduced from 1,369 to 1,160. The working capital increased from Rs. 11,38,425 to Rs. 12,50,709. Ten of these are under the Akola central bank alone. They are being kept up as the bank does not want to lose the advantage of their security for the debts of the societies.

V.—CENTRAL BANKS.

26. Number of banks.—The number of central banks stood at 34 as in the previous year. The Pusad bank has not made much headway. The Provincial Bank sent its Assistant Manager to the Pusad taluq for organising a few societies and the Berar Co-operative Institute also posted one Group Officer to Pusad. As a result of their efforts nine proposals were received for registration but most of the applicants were so heavily

indebted that only one proposal was found fit for registration.

27. Capital, bad and doubtful debts and deposits.—
The total working capital of banks increased from Rs. 2,26,36,280 to Rs. 2,40,55,947. Share capital fell from Rs. 19,88,333 to Rs. 19,68,632 for the whole province. It fell in the Central Provinces from Rs. 12,58,707 to Rs. 12,37,641 but increased in Berar from Rs. 7,29,626 to Rs. 7,30,991. Reserve and other funds increased from Rs. 26,29,727 to Rs. 28,31,464. Of these, Rs. 10,83,826 represent provision for bad and doubtful debts. Bad debts amount to Rs. 6,24,247 and Rs. 4,26,048 in the Central Provinces and Berar, and doubtful debts to Rs. 3,75,031 and Rs. 4,69,924, respectively. Doubtful debts have decreased in the Central Provinces by Rs. 21,453 but have increased in Berar by Rs. 1,92,731, while bad debts have increased in Central Provinces by Rs. 50,763 and in Berar by Rs. 2,90,682. There is an increase of Rs. 5,12,723 in the total bad and doubtful debts. This is partly due to the fact that, while central banks are exercising clemency on the ground of economic depression, the other creditors of many members are bringing pressure to bear on them and getting hold of all their available assets.

Deposits from individuals rose from Rs. 1,34,55,126 to Rs. 1,44,24,531 for the whole province and from Rs. 48,38,581 and Rs. 86,16,545 in the Central Provinces and Berar to Rs. 50,29,540 and Rs. 93,94,991, respectively. The authorities of every bank have felicitated themselves on the increase in their deposits. The increase in deposits is no doubt an index of public confidence in the banks and as such is welcome. It is not, however, a proof to that extent of the soundness of the constituent primary societies of the bank, which alone should be the real test of the success of co-operative banking. The increase in deposits is intelligible enough. Ever since the crisis of 1920 the department has insisted on all central banks scrupulously observing certain fundamental principles of banking. These are (1) the maintenance of fluid resource under the Registrar's control at the rate of $33\frac{1}{3}$ per cent of the deposits falling due during the next twelve months; (2) a strict classification of all bad and doubtful debts of banks and the main-

tenance of adequate provision for such debts out of the profits of the bank and (3) the maintenance and investment outside the movement under the Registrar's control of the reserve funds of banks and societies. Had these deposits, however, been fully used for financing societies of agriculturists who would have utilized them for productive purposes and repaid them punctually, there would have been genuine reasons for congratulating the banks on the expansion of their deposit business. Unfortunately, however, not more than half a dozen of the 34 banks in the province can claim credit for such productive use and punctual turn-over of their capital. A large number of the banks glory in accepting deposits but only earn a small interest on a considerable portion of them by keeping it as fixed deposits in the Provincial Bank or purchasing Government securities with them. This is some sort of banking but is very far from co-operative banking. Such cash balances of some of the banks run into *lakhs* at times. Some banks even earn less on them than they pay to their depositors as interest. One of the largest banks in the province earns on such cash balances, invested by it as fixed deposits or in Government Securities, Rs. 10,000 less per annum than it pays as interest to its depositors! This loss is, of course, made up from the interest recovered by it on such portion of its deposits as have been advanced to societies as loans. Some of the banks, no doubt, reduced their rates of interest still further on their deposits with even an increase in their amount; but others did not. Much prominence was attached to this point during the enquiries of the Provincial Banking Enquiry Committee and the Committee has recorded the opinion that our banks have at present excess of deposits and that reduction of the rates of interest on deposits is necessary as a preliminary to cheapening the rates charged from members. All interested in the movement must now face the problem of raising capital and lending it to the agriculturists at as low rates as possible. The conclusion of the Provincial Banking Enquiry Committee is (*vide* page 263 of its report) that 12 per cent is a high rate of interest to charge on the joint and unlimited liability, especially of persons holding transferable property. The main classes of depositors from whom the deposit capital of our banks is drawn are indicated below; and it is interesting to note

that Government servants and pensioners provide the bulk of the deposits.

Class of depositors.	Amount of deposits held by each class.		
	Central Provinces.	Berar.	Total.
	Rs.	Rs.	Rs.
1. Pleaders	4,09,085	11,16,761	15,25,846
2. Government and other servants	13,87,089	18,37,354	32,24,443
3. Pensioners	5,02,289	7,84,203	12,86,492
4. Money-lenders	1,87,212	11,98,340	13,85,552
5. Agriculturists	1,96,007	2,88,104	4,84,111
6. Traders	1,49,852	3,10,585	4,60,437
7. Court of Wards	70,771	60,626	1,31,397
8. Municipalities, District Councils and Dispensaries.	1,49,696	5,56,715	7,06,411
9. Minors	6,42,003	9,33,967	15,75,970
10. Others	13,35,536	23,08,336	36,43,872
Total	50,29,540	93,94,991	1,44,24,531

28. Central Banks in the Central Provinces.—In the Central Provinces, the Bilaspur bank continues to carry the palm in respect of good management and punctual recovery. The untimely death of Rai Sahib R. B. Mitra during the year was a severe blow to the movement in Chhattisgarh. The high standard of efficiency in the credit business of the bank is, however, being maintained by its President, Mr. S. C. Mitra, and its Honorary Secretary, Mr. Udaisingh Bisen.

The Raipur bank registered the largest number of societies during the year under the efficient and enthusiastic leadership of Mr. W. B. Lakhe, its Honorary Secretary. Co-operative activities were inaugurated during the year in the *khalsa* portion of the Mahasamund tahsil, where a large number of the new societies was registered.

The Drug bank, having emerged out of the chaos of the past, added 46 societies during the year and can face the future with confidence.

The Brahmपुरi and Wardha banks continue to be in a stable condition and judiciously increased their number of societies.

The supervision of societies in the Warora bank was not found to be satisfactory during the year; but there has been some improvement recently.

The Bhandara bank is in a fair condition but has still a considerable amount of overdues left.

I am glad to note that the storm of local factiousness which threatened to upset the affairs of some of the banks has blown over. My attempts at establishing peace between the contending parties have been successful except in the case of one bank.

The Nagpur bank has certainly deteriorated and we have had to place 17 societies under liquidation. I hope the directors of the bank will prevent further deterioration.

In the Balaghat bank the work of liquidation has made great strides and the Liquidator is now up against the big borrowers who were mostly responsible for the deterioration of the movement in this area and are now resisting the coercive processes issued against them. The number of societies in the bank dwindled from 240 societies to 82 societies but the Circle Auditor organised 16 more societies during the year. The authorities of the bank should tighten their control over the staff and treat more seriously the suggestions made by the department for improving the working of the bank.

In the Jubbulpore Division the position continues to be stagnant. At the special request of the authorities of the Sihora bank and as a special case, I agreed to the Federation Auditors and the Circle Auditor devoting themselves exclusively to recovery work during the last quarter of the year and as a result the recoveries of the bank increased from Rs. 19,013 to Rs. 1,15,490. 35 societies under liquidation were also entrusted to the Circle Auditor, who was invested with revenue powers. A large number of societies of this bank will, I am afraid, be placed under liquidation. The authorities of the bank do not yet show any sign of improving their supervision over the staff and I feel it will not be long before the day of reckoning will come. The overdues of the bank are enormous.

The Mandla bank shifted to its new building completed the year before.

In the Nerbudda Division, the recoveries of the Narsinghpur bank went down. They were no doubt partly due to the crops being very indifferent, but I must warn the honorary workers against giving renewals too facily. If the bank persists in this policy, it will soon lose its position amongst its sister institutions in this part of the province.

The Hoshangabad bank again deteriorated and its recoveries were very poor. This is another bank the future of which is very uncertain.

Overdues and renewals continue to be heavy in the Piparia bank.

The Harda, Nimar, Betul and Chhindwara banks have taken a turn for the better and if the slack supervision of the past is not repeated ought to fare better in the future.

29. Central Banks in Berar.—In Berar the Morsi central bank under its indefatigable Chairman, Mr. T. R. Pingle, retains its premier position in respect of punctual recoveries; but during the year under review the percentage of its recoveries declined.

The Yeotmal bank increased its recoveries even during this year and was in fact the only bank in Berar whose total cash recoveries exceeded its total cash advances plus total interest charges. Much credit is due to the Chairman of the bank, Mr. B. H. Jatkar, and his co-adjutors for maintaining this position.

The Ellichpur bank continues to make good progress under its energetic Chairman, Mr. G. N. Godbole, to whom I record my gratitude for the close personal attention he bestows on the details of the administration of the bank. This bank has made a refixation of kists which ought to be a good model for the other banks in Berar.

Through the efforts of Rao Sahib B. V. Kholkute and the Honorary Secretary, Mr. D. M. Kshirsagar, the Buldana central bank is recovering from the chaos into which it had been thrown.

The new office-bearers and directors of the Mehkar bank have worked hard during the year and set an example by the large number of visits they paid to the societies.

Recoveries in the Akola central bank were again hopelessly poor. The veteran co-operators, Rao Bahadur K. G. Damle and Rao Bahadur R. V. Mahajani, assisted by the Honorary Secretaries, Messrs. S. P. Abhyankar and Y. G. Joshi, however, continued to keep a vigilant eye on the affairs of the bank. The directors of the bank have since the close of the year faced the facts boldly and placed 66 societies under liquidation and entrusted them to a whole time liquidator. It is with the deepest regret that I have to record the death of Rao Bahadur K. G. Damle since the close of the year. His death has deprived the co-operative movement in this province of one of its oldest and most outstanding votaries. The Akola central bank also suffered another loss in the premature death of its enthusiastic Honorary Secretary, Mr. Y. G. Joshi, since the close of the year.

The Daryapur central bank suffered a serious loss in the death of its Vice-Chairman, Mr. M. G. Chitale.

Bad debts in the Khamgaon central bank are increasing every year and I have impressed on its directors that the financial position of the bank is not free from anxiety.

The Malkapur central bank is in a very bad way. It is the only bank in the province whose reserve fund and share capital have had to be appropriated for making adequate provision for its bad and doubtful debts. New Joint Honorary Secretary, Mr. R. G. Hatwalne, is striving hard to keep it alive.

What causes the gravest anxiety in the Berar banks is that apart from conferences discussions and passing resolutions, very few associated with the working of the banks are prepared to take that drastic action for recovering the loans which are outstanding for nearly a decade without which no recovery is at all practicable. There is still too much of the tendency to lay stress on the difficulty of the defaulters to make both ends meet and a very imperfect realisation of the grave danger of keeping indefinitely locked up in such loans the short-term deposits of our banks. I am afraid many of the members of the co-operative societies in Berar are lost to the co-operative movement for ever and during the next few years to come coercion and liquidation must loom large in the activities of the banks in Berar.

30. **Cost: Profits.**—The cost of management increased from Rs. 1,22,340 to Rs. 1,26,487 in the Central Provinces, but decreased in Berar from Rs. 76,972 to Rs. 69,165. The cost for the whole province decreased from Rs. 1,99,312 to Rs. 1,95,652. The net profits during the year decreased from Rs. 3,81,560 to Rs. 3,17,648; and the unrealized interest increased from Rs. 7,24,551 to Rs. 8,72,304. Eleven banks were unable to distribute dividend during the year under report from the profits for the year 1928-29.

31. **Fluid resource.**—With the exception of seven banks, the fluid resource of which was found to be short in the last quarter of the year, all central banks held more than sufficient fluid resource for their fixed and savings deposits. The Provincial Bank continued to provide cover for deposits held by itself and for savings deposits of two banks. Of the total amount of fixed deposits held by central banks at the end of the year, an amount of Rs. 72,35,113 was repayable during the next twelve months. Out of this, a sum of Rs. 4,18,709 was transferred by central banks to the Provincial Bank and for this the latter maintained its own cover. The cover required for the balance of Rs. 68,16,404 was Rs. 22,72,135. As against this, the amount of fluid resource accumulated by central banks was Rs. 26,02,545 of which a sum of Rs. 14,18,288 was invested in the name of the Registrar with the Provincial Bank, while the balance of Rs. 11,84,257 was invested in Government securities.

VI.—PROVINCIAL BANK.

32. **Surplus Funds.**—A slight beginning was made during the year in utilising the surplus funds of the Provincial Bank on the lines recommended by the sub-committee appointed for the purpose and referred to in paragraph 31 of my last report. The bank has been able to organise and finance two housing societies, one at Nagpur and one at Akola. The bank also advanced a certain sum to the Narsinghpur central bank for financing a local grain merchants' society. Since the close of the year the bank has financed a large land-holders' and malguzars' association at Narsinghpur, specially organised for this purpose. The bank also made a small beginning in

advancing loans to individual members of the bank on the security of Government paper and deposit receipt. But this business has not much scope for expansion in view of the fact that individual shareholders of the bank number only 40. On the recommendation of the Auditors of the bank (Messrs. K. S. Aiyer and Co.), a reduction in the rate of interest was made by half a per cent. As a result, the central banks are borrowing more from the Provincial Bank. No action could be taken in the direction of establishing branches of the bank, partly on account of the disturbed political condition during the year.

33. Working of the year.—During the year under report the bank reduced the rates of interest on deposits of sums not exceeding Rs. 10,000 from $4\frac{3}{4}$ per cent per annum to $4\frac{1}{2}$ per cent per annum for a year. But on sums of Rs. 10,000 or more the bank offered rates ranging from $4\frac{3}{4}$ per cent to 5 per cent for three to five years. Owing to the reduction of rates of interest on deposits for one year the deposits from central banks decreased from Rs. 11,22,665 to Rs. 10,18,166; and those from individuals from Rs. 25,04,037 to Rs. 24,70,580. The Registrar's deposits increased from Rs. 45,06,721 to Rs. 48,75,136. The bank continues to offer $3\frac{1}{2}$ per cent on savings bank deposits which rose from Rs. 5,52,771 to Rs. 6,19,414 and 2 per cent on current deposits which rose from Rs. 3,88,336 to Rs. 5,50,030. The inland exchange business, which yielded an income of Rs. 514 during the year as against Rs. 438 during the preceding year, shows signs of progress. The bank has now constructed a strong room for the safe custody of its own Government securities and those of its constituents.

During the year the recoveries of loans amounted to Rs. 28,26,311 against Rs. 29,90,258 in the previous year, while cash advances were Rs. 22,87,493 against Rs. 12,68,558 in 1928-29. The rate of interest on loans to central banks for one year was reduced from $6\frac{1}{2}$ per cent to 6 per cent, on loans for over one year but not exceeding three years from 7 per cent to $6\frac{1}{2}$ per cent and on overdues from $7\frac{1}{2}$ per cent to $6\frac{1}{2}$ per cent, as recommended by the auditors of the bank. The bank charges interest on loans to Mehkar Landholders'

Co-operative Association and co-operative housing societies at $6\frac{1}{2}$ per cent per annum, while to other societies at 7 per cent. The amount due from central banks increased from Rs. 13,10,701 to Rs. 14,89,778, of which Rs. 8,12,135 were due from the Central Provinces and Rs. 6,77,643 from Berar. The loan due from individuals amounted to Rs. 12,756. The working capital increased from Rs. 1,02,79,327 to Rs. 1,06,47,284, but as a provision of Rs. 25,000 had to be made for depreciation of its Government securities during the year the profits decreased from Rs. 46,557 to Rs. 39,370. A difficult situation has been created by the heavy depreciation of the Government securities held by the bank. Full provision has, however, been made for the depreciation out of the profits of the year; and I am glad to record that the shareholders have agreed to accept my suggestion to forego dividend on the year's working and to add the entire balance of Rs. 32,000 of the profits to the Government securities depreciation fund for meeting losses under this head during the current year. The bank continues to have the advantage of having at its helm, Rao Bahadur M. G. Deshpande as Chairman and Managing Director. Rao Bahadur Deshpande is one of our most prominent and substantial landlords with a long and varied experience of banking, rural economics and co-operation, and I am grateful to him for the personal attention he devotes to the bank.

VII.—(i) THE CENTRAL PROVINCES AND BERAR CO-OPERATIVE FEDERATION AND (ii) THE CO-OPERATIVE INSTITUTES, BERAR, JUBBULPORE AND NERBUDDA, CHHATTISGARH AND NAGPUR DIVISIONS.

34. The Federation.—The Central Provinces and Berar Co-operative Federation held its annual congress on the 24th and 25th of November 1929 at Nagpur. The chief subject discussed at the congress was the report of the sub-committee appointed at its sittings of the previous year, for drawing up a detailed scheme for giving effect to the recommendations of the Royal Commission on Agriculture for the improvement of the co-operative movement. Acute and prolonged debates took place and in the end the congress adopted with only one dissentient vote the recommendations of the sub-committee. The details of the scheme have been already set forth in

paragraph 9 above. The monthly magazine in Hindi, called "Gram", was regularly published by the Federation and contained useful articles on subjects bearing on co-operation and rural economics. Pandit Kashiprasad Pande, the Governor of the Federation, continued to devote his wonted attention and energy to the Federation and the movement and our gratitude is due to him.

35. **The Berar Co-operative Institute.**—The Berar Co-operative Institute completed its seventh year. All the central banks in Berar are affiliated to it and great progress was also made in getting affiliated to the institute some of the societies which remained out of it so long, specially those in the Yeotmal bank. 55 societies out of those keeping aloof were affiliated during the year. It is hoped that the remaining societies will also be soon affiliated.

I have already referred at length in paragraph 34 of my previous report to the promptitude with which the institute authorities drew up a scheme of better education and supervision in accordance with the recommendations of the Royal Commission on Agriculture. The outlines of the scheme had been drawn up in the previous year and the institute started to work the new scheme with the concurrence of the banks and societies with effect from the beginning of the year under review. This was the most remarkable achievement of the institute during the year; and we owe the promptitude and thoroughness with which it was drawn up and brought into force to its President, Rao Bahadur K. V. Brahma, and his earnest band of co-adjutors who continue to render devoted service to the cause of co-operation in Berar. I record my gratitude to them.

The building of the institute, a fine commodious structure, was completed during the year at a cost of Rs. 25,000 and was formally opened by His Excellency the Governor of the Central Provinces, Sir Montagu Butler, on the 27th July 1929. The *Sahkari Vidarbha* continued to be published every month, and a pamphlet in Marathi was also published. The economic survey of the Kathora village was not published during the year as it was intended to bring the figures up to date. The annual divisional conference was held by the institute at Mehkar on the 30th and 31st March 1930 under the

presidentship of Mr. N. C. Kelkar, a veteran co-operator from Poona. A sub-committee was appointed at this conference for devising means for the recovery of the heavy overdues in Berar. The institute also continued its usual activities of holding rallies, magic-lantern lectures and training classes.

36. The Jubbulpore and Nerbudda Divisions Co-operative Institute.—The Jubbulpore and Nerbudda Divisions Co-operative Institute, with its headquarters at Narsinghpur, completed the seventh year of its existence under the able and energetic leadership of Mr. Maniklal Kochar. The Government paid a grant of Rs. 10,000 for the financial year 1929-30 but the grant for the financial year 1930-31 had to be reduced to Rs. 9,000 on account of the sudden financial stringency. Two training classes, one for the local instructors and superior staff of the banks and the other for the society moharrirs, were held at Narsinghpur during the year. A refresher class was also held at Narsinghpur under the auspices of the institute for the Government Auditors and the superior staff of the banks of the two divisions. The institute also organised classes for the training of literate members of societies in all its banks and 63 members were trained. Arrangements were made for holding a divisional conference at Mandla but had unfortunately to be abandoned in the end on account of the political atmosphere. Action is now in progress on the reports of the enquiry held into the Sihora and Damoh Central Banks in the previous year by the Advisory Committee, consisting of Rao Bahadur M. G. Deshpande, Mr. P. S. Tiwari, and the Registrar appointed at the divisional conference at Piparia in 1927-28, which were published during the year. The staff of the institute held 59 rallies which were attended by 4,694 members of societies and 13,966 outsiders and also organised 247 magic-lantern lectures.

During the year it was disclosed that the clerk of the institute had been irregularly entrusted with large funds and committed more than a dozen acts of defalcation of the funds of the institute to the total amount of about Rs. 600. The general council of the institute was inclined to take a compassionate view and let the offender go only with dismissal after recovering the amount from him. The case was a bad one and I felt it my duty to hand it over to

the Police and make an example of the clerk. The clerk has since been prosecuted and convicted to rigorous imprisonment for six months under section 408, Indian Penal Code.

The Central Banks of Harda and Khandwa in the Nerbudda Division still continue to hold aloof from the institute. They are, however, quite willing to join an institute, if a separate one is established for the Nerbudda Division. The demand for a separate institute for the Nerbudda Division gained further strength during the year; and I am glad to state that all concerned have since agreed to the registration of one. A separate institute for the Nerbudda Division is about to be registered. With a separate institute for each of the two divisions there is every ground for hoping that there will be an improvement in the work of education and supervision of primary societies.

37. The Chhattisgarh Division Co-operative Institute.—The Chhattisgarh Institute consolidated its position further during the year under the energetic leadership of its President, Mr. W. B. Lakhe, and his co-adjutors. This was the second year of the institute. The Government gave a grant of Rs. 2,500 to the institute for the financial year 1929-30 and a grant of Rs. 9,410 for the financial year 1930-31. During the year the institute took over control of the entire field staff of its three constituent banks; and a regular central board of the institute and local education and supervision committees for each bank were formed in the last quarter of the year. The field staff has been strengthened and the institute secured a full complement of group officers and assistant group officers for each bank. The institute organised 80 rallies and a large number of magic-lantern lectures. The institute sent its superior staff to attend the refresher class held at Nagpur. During the year, the institute thus began to function fully as a regular body. As already stated the co-operative movement is now free from any depressing legacy of the past in the area of this institute; and the way the Chhattisgarh Central Board acquires itself in its new rôle will be largely the touchstone of the success of the new scheme.

38. The Nagpur Division Institute.—Our efforts to organise the banks of the Nagpur Division into an institute

were fortunately successful during the year and an institute for the division was registered on the 13th August 1929. Two of the banks of the division, Balaghat and Wardha, have, however, unfortunately held aloof from the institute. The institute has not made much headway as it has as yet no funds of its own. The necessity for at least a moderate Government grant is very urgent, but on account of the financial stringency and the imperative need of retrenchment I have not ventured to press the claims of the institute on the attention of the Government. Efforts are being continued to make Balaghat and Wardha join the institute and we hope they will soon respond to them.

VIII.—AGRICULTURAL SOCIETIES FOR PURPOSES OTHER THAN CREDIT.

39. The total number of agricultural societies for purposes other than credit rose from 30 to 37 during the year under report. They may be classified as follows:—

Co-operative agricultural associations	..	26
Seed unions	..	4
Adat shops	..	7

There was an increase of five agricultural associations and of two adat shops. It may be remarked that all these societies except the Mehkar Taluq Landholders' Co-operative Association are of limited liability. Out of these 37 societies 27 are in Berar and 10 in the Central Provinces.

40. The activities of the agricultural associations are confined to the purchase and sale of seed, improved implements and artificial manure under the guidance of the officers of the Agricultural Department. Most of the associations in Berar also pooled Verum cotton for ginning and selling it under the supervision of the Agricultural Department which gave advances to the cultivators against the security of their cotton to meet their urgent needs. Most of these associations are kept going by the efforts of the Agricultural Department which finds in them usual media for spreading the use of pure seed, improved implements and manure. These associations, if run on proper lines, have, however, a great future before them, as would appear from the Khamgaon Taluq Co-operative Agricultural Association which increased its turnover from Rs. 71,997 to Rs. 2,87,565 during the year under report.

The membership of these agricultural associations, excluding the Mehkar Taluq Landholders' Co-operative Association rose from 1,227 to 1,386, their paid up share capital from Rs. 48,150 to Rs. 53,781, their sales to members from Rs. 1,07,813 to Rs. 3,04,817 and their profits from Rs. 12,930 to Rs. 16,250. There are many unregistered associations (about 18 in Berar alone) doing the same business as the registered ones. Attempts are being made to get them registered.

41. Two adat shops, one at Kareliganj in the Narsinghpur district and the other at Khamgaon, were registered during the year, thus bringing the number of adat shops from 5 to 7. These adat shops are production and sale societies. Their membership increased from 584 to 775, their share capital from Rs. 11,947 to Rs. 13,501 and their working capital from Rs. 40,310 to Rs. 83,964. Profit, however, fell from Rs. 4,210 to Rs. 3,624. The working of the Akola adat shop resulted in a profit of Rs. 137 only as against Rs. 1,508 of the previous year. The main cause for the fall in the profit was an increase in the cost of the staff. Action was taken after the close of the year to remedy this defect. The following table will give an idea of the volume of business done by some of the principal adat shops :—

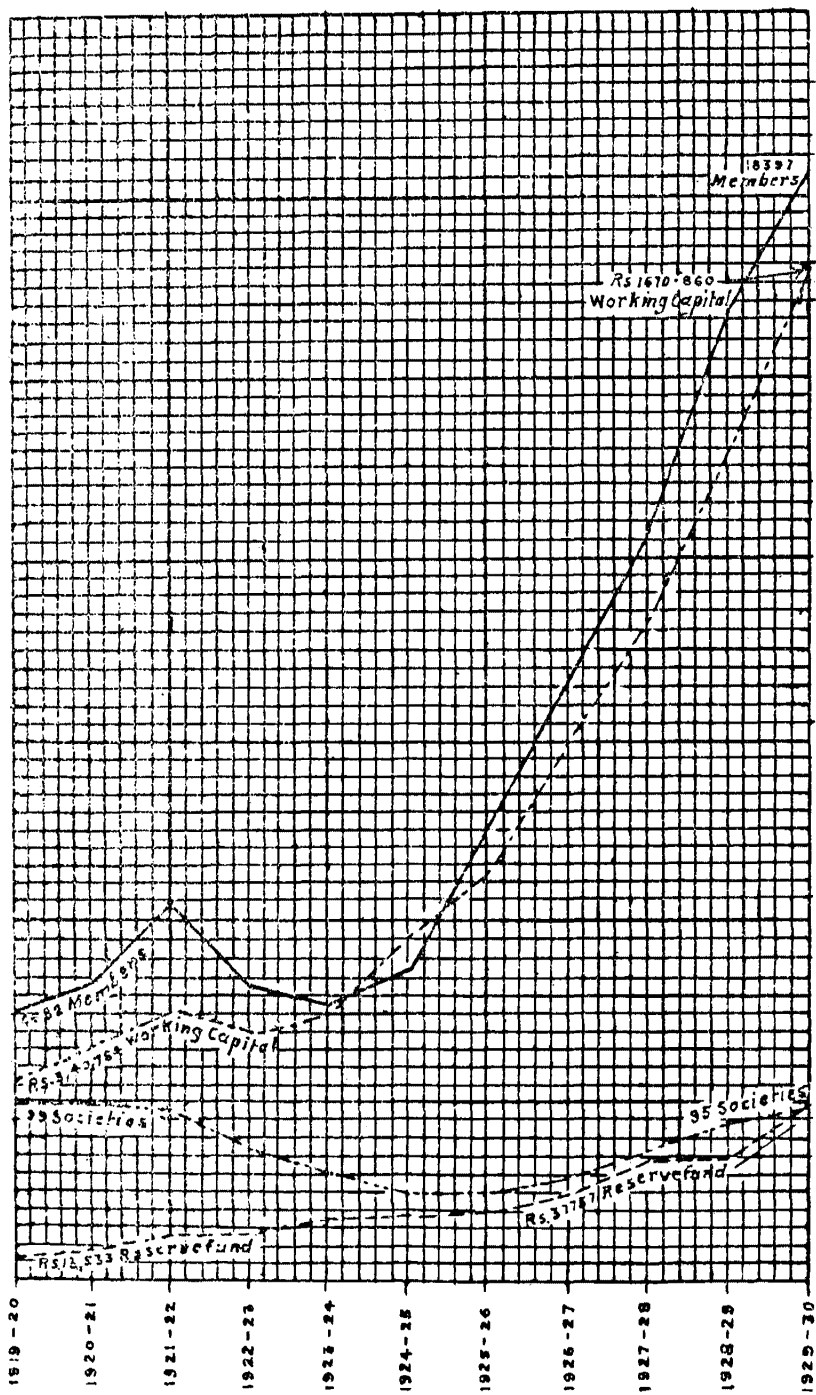
	The number of carts of cotton sold in		
	1927-28.	1928-29.	1929-30.
Akola	.. 2,152	2,259	2,177
Amraoti	.. 1,555	1,856	1,704
Darwah	.. 430	1,064	1,270

These adat societies eliminate the middlemen's profit. The Darwah adat shop continued the practice of pooling the cultivators' cotton and selling it in Bombay after ginning and baling it. About 600 bales were sent to Bombay by the shop, but owing to a slump in the price of cotton, the bales were not sold by the end of the co-operative year. The shop has so far successfully managed to accommodate the parties concerned in this enterprise by financing them on the security of their cotton and it is hoped that this

The Co-operative Movement Central Provinces & Berar

Progress of Non Agricultural Societies

From 1919-20 to 1929-30



business will be eventually profitable to the cultivators. Other adat shops should follow the example of the Darwah adat shop.

42. The four seed unions (three in the Yeotmal district and one in the Nimar district) do not show any definite progress. The number of members remained unchanged at 43. The loans due by individuals fell from Rs. 1,269 to Rs. 169, but the working capital also fell *pari passu* from Rs. 1,318 to Rs. 456. There was no profit during the year. Besides these four seed unions, there are 100 primary agricultural credit societies affiliated to the Sihora central bank, which also do seed business. These societies are, however, languishing.

43. The Mehkar Landholders' Co-operative Association which is affiliated direct to the Provincial Bank and is an experiment in bringing big landholders together for the purpose of credit, worked well during the year. During the year it advanced loans amounting to Rs. 45,457 as against Rs. 27,762 during the preceding year, whereas its recoveries amounted to Rs. 29,482 as against Rs. 28,056 of the preceding year. The loans outstanding against the members amount to Rs. 34,504 as against Rs. 18,529. Rs. 7,084 are overdue as against Rs. 5,350 in the previous year.

IX.—NON-AGRICULTURAL CREDIT SOCIETIES WITH UNLIMITED LIABILITY.

44. The number of non-agricultural credit societies with unlimited liability increased from 38 to 42. Three new societies were registered at Chhindwara and one at Narsinghpur. Their membership increased from 528 to 589, working capital from Rs. 32,199 to Rs. 50,245, the loans due by members from Rs. 24,415 to Rs. 37,796 and the overdues from Rs. 9,856 to Rs. 12,182. They are a miscellaneous lot, weavers' societies being predominant. Saugor and Chhindwara districts account for 16 and 11 societies out of the total of 42.

X.—NON-AGRICULTURAL CREDIT SOCIETIES WITH LIMITED LIABILITY.

45. The number of these societies increased from 26 to 28, two new societies having been registered at

Amraoti and Narsinghpur. These are mostly clerks' societies and are doing well. The following figures indicate the progress made :—

		For the year.	
		1928-29.	1929-30.
Number of members	..	13,535	15,508
		Rs.	Rs.
Share capital	..	4,69,374	5,83,757
Members' deposits	..	2,79,312	2,85,696
Non-members' deposits	..	1,85,782	3,29,563
Loan outstanding	..	9,26,119	12,65,529
Overdues	..	2,386	8,093
Reserve fund	..	43,788	54,393
Working capital	..	9,97,306	13,13,107
Profits	..	62,433	76,490

XI.—NON-AGRICULTURAL SOCIETIES FOR PURPOSES OTHER THAN CREDIT.

46. The number of non-agricultural societies for purposes other than credit increased from 19 to 25. They may be classified as follows :—

Stores	..	..	12
Housing societies	..	..	5
Thrift societies	..	..	4
Adult education societies	..	..	2
Dairies	..	..	2
			<hr/>
		Total	.. 25
			<hr/>

Their membership rose from 2,027 to 2,290, their share capital from Rs. 59,987 to Rs. 69,988 and their profits fell from Rs. 16,330 to Rs. 9,904. The fall in the profits is due to a large defalcation made by the Manager of the Empress Mills stores.

47. The number of stores, most of which are attached to schools, increased from 11 to 12 on account of the registration of a store at Amraoti. The Basim Weavers' Industrial Association deserves a special mention. It has already ousted rival yarn sellers from Basim and is now doing the business of purchase and sale of cloth for its members. It sold goods worth Rs. 1,07,465 as

against Rs. 96,264 in the preceding year to its members. It has built up a reserve fund of Rs. 18,625 on a share capital of Rs. 10,000 in nine years. It is a model of non-agricultural co-operative society. There was a large defalcation made by the Manager of the Empress Mills Stores. Consequently the profit of the store declined from Rs. 10,462 to Rs. 634. For some time it was doubtful whether the store would continue. It has, however, been able to weather the storm successfully. All the 12 stores put together made a profit of Rs. 7,188 on a working capital of Rs. 1,54,527 as against Rs. 17,000 on a working capital of Rs. 2,40,761 of the preceding year.

48. The number of housing societies increased from 3 to 5 as a result of the registration of 2 societies, *viz.*, Government Clerks' Co-operative Housing Society and Premier Housing Society at Nagpur. The members of these societies increased from 43 to 75, share capital from Rs. 22,060 to Rs. 28,640, the Provincial Bank loan from Rs. 69,093 to Rs. 71,605, working capital from Rs. 94,385 to Rs. 1,29,518 and profits from Rs. 1,715 to Rs. 2,395. The overdues amounted to Rs. 2,905 against Rs. 2,403 in the previous year, all of which are in the Akola Housing Society.

49. Three thrift savings societies were registered during the year, thus raising their number from 1 to 4. Members' contribution increased from Rs. 1,314 to Rs. 4,340.

50. The number of adult education societies stood at 2 as in the previous year. Both of them are in the Jubulpore district. Their membership increased from 40 to 53.

XII.—RESERVE FUNDS.

51. The reserve funds of central banks and societies increased from Rs. 43,44,790 to Rs. 46,77,820. Of the total amount, the Provincial Bank owned Rs. 2,05,000, the central banks Rs. 10,00,072, the primary agricultural societies Rs. 33,53,513 and other kinds of societies Rs. 1,19,235. These figures include the reserve funds of societies under liquidation which stand at Rs. 3,26,611. Reserve funds constitute 4.1 per cent of the working capital of central banks and 17.7 per cent of that of primary societies.

52. The reserve funds of the movement are invested as follows :—

A.—CENTRAL PROVINCES.

		Rs.
(i) <i>Societies</i> —		
In shares of the Provincial Bank	..	2,17,150
In shares of the Central Banks	..	58,547
In Post Office Cash Certificates	..	1,02,146
In Registrar's deposit account with the Provincial Bank.		10,37,078
In societies under the Reserve Fund Scheme.		2,40,864
	Total	16,55,785
Uninvested	..	1,43,576
	Total	17,99,361
(ii) <i>Central Banks</i> —		
In shares of the Provincial Bank	..	1,70,800
In their own shares	..	2,339
In Post Office Cash Certificates	..	27,851
In Registrar's deposit account with the Provincial Bank.		4,00,983
In loan on mortgage security	..	8,000
	Total	6,09,973
Uninvested	..	17,846
	Total	6,27,819
	GRAND TOTAL	24,27,180

B.—BERAR.

		Rs.
(i) <i>Societies</i> —		
In shares of the Provincial Bank	..	1,27,930
In shares of the Central Banks	..	9,845
In Post Office Cash Certificates	..	62,387
In Government securities held by Central Banks.		2,98,762
In Registrar's deposit account with the Provincial Bank.		9,44,076
In societies under the Reserve Fund Scheme.		71,578
	Total	15,14,578
Uninvested	..	1,58,809
	Total	16,73,387

B.—BERAR—*concl'd.*

(ii) Central Banks—		Rs.
In shares of the Provincial Bank	..	82,900
In Post Office Cash Certificates	..	14,024
In Government securities held by Central Banks.		81,916
In Registrar's deposit account with the Provincial Bank.		1,86,821
	Total ..	<u>3,65,661</u>
Uninvested	..	6,592
	Total ..	<u>3,72,253</u>
	GRAND TOTAL ..	<u>20,45,640</u>

C.—PROVINCIAL CO-OPERATIVE BANK. Rs.

In 4½ per cent India sterling loan of the face value of £14,000, <i>i.e.</i> , Rs. 1,88,631.	}	2,05,000
In 4 per cent India loan of 1960-70 of the face value of Rs. 43,200.		
	Total ..	<u>2,05,000</u>

Grand Total of Central Provinces and Berar and Provincial Bank. 46,77,820

XIII.—DISPUTES AND LITIGATION.

53. Awards.—932 final awards were issued in the year under report against 1,267 in the preceding year. Of these, 50 were against societies and 882 against members. The number of draft awards issued during the year fell from 1,370 to 968.

At the beginning of the year under report, the total number of awards pending in the Central Provinces was 1,799 and the amount due thereon was Rs. 9,70,314. Of these, 343 were against societies, the amount due being Rs. 5,93,182, and 1,456 against members, the amount due being Rs. 3,77,132. At the close of the year, the total number of awards outstanding increased to 2,472, while the amount involved decreased to Rs. 8,90,331, *i.e.*, by Rs. 79,983. Out of these, 297 were against societies, the amount due being Rs. 5,65,323; and 2,175 against members, the amount due being Rs. 3,25,008.

In Berar, the total number of awards at the beginning of the year was 1,462 and the amount due under them was Rs. 27,31,503. Of these, 113 were against societies, the amount due being Rs. 15,02,119; and 1,349 against members, the amount due being Rs. 12,29,384. At the end of the year the number decreased to 1,339, but the amount due increased to Rs. 29,92,924, *i.e.*, by Rs. 2,61,421. Of these, 109 were against societies, the amount due being Rs. 14,67,674; and 1,230 against members, the amount due being Rs. 15,25,250. Thus at the end of the year there were in the whole province awards against 406 societies for a total sum of Rs. 20,32,997 and against 3,405 members for a total sum of Rs. 18,50,258, the total number of awards having increased from 3,261 to 3,811 and the amount from Rs. 37,01,817 to Rs. 38,83,255.

During the year rule 32 of the rules under the Act was so amended as to provide for the recovery of sums due under decisions and awards referred to in rule 31 in the same manner as an arrear of land revenue. An amendment was also made to the Act and section 42-A has been added empowering the Registrar and arbitrators to attach the property of a party to a dispute referred to them, if they are satisfied that he, with intent to delay or obstruct the execution of the award, is about to dispose of the whole or any part of his property or is about to remove it from the jurisdiction of the Registrar. These two amendments are calculated to make the execution of awards more expeditious.

54. Liquidation.—At the beginning of the year, the total number of societies under liquidation was 828, of which 704 were in the Central Provinces and 124 in Berar; and the amount due from them was Rs. 16,45,634, of which Rs. 10,37,658 and Rs. 6,07,976 were due by societies in the Central Provinces and Berar, respectively. During the year 97 societies involving an amount of Rs. 1,52,725 were placed under liquidation in the Central Provinces and 30 societies with an amount of Rs. 2,29,639 in Berar, of which Balaghat, Nagpur, Sihora and Betul in the Central Provinces and Malkapur and Akola in Berar accounted for 18, 17, 14, 13, 8 and 7 respectively. Recoveries during the year amounted to Rs. 2,43,925 in the Central Provinces and Rs. 84,325 in Berar. The liquidation proceedings of 134 societies in the Central Provinces

and of three societies in Berar were closed, and at the end of the year the total number of societies under liquidation decreased to 818; but the amount outstanding against them increased to Rs. 18,55,474, of which 667 societies with an amount of Rs. 10,00,268 were in the Central Provinces and 151 societies with Rs. 8,55,206 were in Berar.

55. Fourteen Government Auditors remained entrusted with the liquidation of 435 societies in the Central Provinces, but only 6 of them have been employed on this exclusively, 5 being invested with the powers of Tahsildar. The other Auditors do the work in addition to their regular duties. Revenue officers have also been given 34 societies. The progress of liquidation entrusted to the Auditors is generally satisfactory. Out of the remaining 198 societies, 106 and 54 have been given to managers and directors of the central banks and 38 to pleaders. The central banks with the largest number of societies under liquidation are Balaghat (109), Betul (71), Chhindwara (70), Sihora (46), Harda (40), Jubbulpore (38), Hoshangabad (36), Damoh (31), Saugor (30), Nimar (28), Bhandara (28), Pipariya (26), Drug (24) and Seoni (24). The debts of the 24 societies in Drug have long been admitted to be irrecoverable and their affairs have been wound up since the close of the year. Out of 151 societies under liquidation in Berar, 52 are in Khamgaon, 26 in Akola, 25 in Ellichpur, 14 in Mehkar, 13 in Malkapur and the remaining 21 in other banks. The revenue officers have been entrusted with the liquidation of 9 societies and one Circle Auditor with one society in Daryapur. Out of the remaining 141 societies, 63 and 1 have been given to the managers and a director of central banks, respectively, and 51 to pleaders, and 26 societies under the Akola Central Bank were placed in charge of a special officer, i.e., Rao Sahib D. V. Saranjame, appointed by the bank.

The total recoveries made from societies under liquidation in the Central Provinces and Berar amounted to Rs. 3,28,250, of which Rs. 2,43,925 were in the Central Provinces and Rs. 84,325 in Berar. In the Central Provinces the Auditors with the powers of Tahsildar recovered Rs. 94,705, the Auditors without powers Rs. 34,079, the Circle Auditors who were part-time liquidators, Rs. 17,650; the total amounted to

Rs. 1,46,434; and the remaining by other liquidators such as managers, directors, pleaders, etc.

Five whole-time liquidators were appointed early in the year 1928-29 for a period of three years for coping with the liquidation of a very large number of societies in the banks of Balaghat, Betul, Chhindwara, Pipariya, Harda and Nimar in the Central Provinces. The work of liquidation is nearing completion in all these banks. The recoveries made by the liquidators so far are good and in fact they have brought in the bulk of the recoverable dues. What remains to be recovered is really irrecoverable and it certainly is not worth while maintaining whole-time liquidators for making small recoveries spread over for a number of years in these societies. Unfortunately I have found it difficult to reconcile the central banks to this position. That there are heavy bad debts is admitted and every bank has made full provision for such bad debts. The authorities of central banks are, however, extremely loth to acknowledge this position and write off the bad debts from the provision made therefor and wind up the affairs of the societies, the dues against which are now irrecoverable. I must again appeal to the authorities of these banks to act on the principle laid down in paragraph 4 of the Local Government's Resolution on my previous report:—

“Liquidation proceedings should not, in Government's opinion, be allowed to drag on indefinitely. The existence of these failures of the movement cannot but damage its prestige in the neighbourhood and must to some extent render the whole system unpopular. The blame for the failure of some of these societies must be placed at the door of the central bank concerned, and it seems reasonable that, where funds have been built up for this purpose, the bank should cut its losses by writing off amounts which cannot be recovered within a reasonable space of time.”

It was, however, disclosed during the year that when the whole-time liquidators were appointed, a responsible scrutiny of all the societies beyond redemption was not made, and as a result societies are being placed under liquidation piecemeal. This naturally prolongs liquidation proceedings. The crops during the last three or four years have not also been very satisfactory and as in

the Central Provinces the bulk of the recovery is made from the standing crops, the efforts of the liquidators have not been as fruitful as they were expected to be, and for all these reasons I have for the present agreed to continue the liquidators in these banks till the current co-operative year.

There are, however, other central banks which require more urgently the services of whole-time liquidators. I stated in paragraph 54 of my last report that in order to speed up the liquidation proceedings whole-time liquidators should be appointed in some of the other banks, specially Sihora, Jubbulpore, Damoh, Hoshangabad and Saugor, and also in some banks of Berar. During the year, therefore, the whole-time liquidator in charge of the Pipariya bank was also entrusted with the liquidation work of about 37 societies in the Hoshangabad bank. No special arrangements for the work in Seoni are at present necessary. Arrangements for the liquidation work in Damoh, Saugor, Sihora, Jubbulpore and Nagpur have also been made since the close of the year.

As for Berar I must say that I had not thought that the necessity of liquidation was so great as it turned out to be. A well-considered scheme for liquidation has been prepared for all the Berar banks after a thorough inspection of their affairs immediately after the close of the year, and whole-time liquidators have since been appointed for Akola, Mehkar, Buldana and Malkapur. Arrangements for other banks are in progress.

56. The Registrar issued 72 certificates for recoveries of dues as arrears of land revenue under section 225 (c) of the Central Provinces Land Revenue Act and section 164 (d) of the Berar Land Revenue Code. Nine certificates under section 44 (1) of the Co-operative Societies Act II of 1912 were issued against 16 members of societies affiliated to the Balaghat district bank.

57. The total sum due from societies and members under award and from societies under liquidation was Rs. 57,38,729 or 38 per cent of the total loan outstanding against Rs. 53,47,451 or 37.7 per cent in the previous year. The percentage decreased in the Central Provinces from 34.2 to 30.5, while it increased in Berar from 40.2 to 43.2.

XIV.—AUDIT AND INSPECTION.

58, Audit. All the societies due for audit, with the exception of 3, were audited, 2,784 by federation auditors and other officials, 186 by members of societies licensed for the purpose and the remaining by Government Auditors. The total non-official expenditure on audit amounted to Rs. 29,672 in the Central Provinces and Rs. 2,489 in Berar, the contribution by central banks towards the cost of audit and writing of accounts of primary co-operative credit societies being Rs. 14,913 and Rs. *nil*, respectively. The societies in the Central Provinces also contributed Rs. 26,648 to supplement the deficit in the federation fund.

In paragraph 57 of my last report I stated that the question of placing the machinery for the audit of societies on a stable basis had been pending for some years. The sub-committee appointed by the Federation dealt with this subject also. The recommendation of the committee is that in the banks of the Central Provinces districts the entire work of primary audit of societies should be entrusted to Society Auditors who will be more or less like the existing Federation Auditors. The Government Circle Auditor should only test about 10 per cent of the audit of the Society Auditors and the cost of these Society Auditors should be met from an audit fund to be built up by the Registrar by pooling the contributions levied at rates not exceeding 34½ per cent on the profits of societies. So far as possible, an attempt was made to reorganise the machinery for audit in the Central Provinces districts on these lines. Complete reorganisation of the audit arrangements will, however, take time.

In Berar the decision taken was that audit should be left in the hands of the Government Circle Auditors. The number of Government Circle Auditors in Berar was, however, inadequate and two Auditors had to be in charge of two banks each. The audit of a considerable number of societies has also had to be rushed through so far by temporary Federation Auditors or by employees of the bank or institute licensed *ad hoc*. The working capital of societies in Berar is heavy and audit by this sort of improvised agency is far from satisfactory. The department has been conscious of this unsatisfactory

state of affairs ever since 1923, but for want of funds and an authoritative decision on such matters, no action could be taken earlier. The position was carefully examined during the year and we concluded that at least five more Auditors would be necessary for Berar for coping with the audit of the existing primary societies in an efficient manner. One additional Auditor was sanctioned during the year; and I am glad to say that since the close of the year four more Auditors have been sanctioned for Berar. The audit staff for Berar will thus be adequate and self-contained and the arrangements for the audit of societies are placed on a stable basis for the present.

59. **Writing of accounts.**—At the beginning of the year there were 531 members trained in writing accounts and 61 in audit. During the year 133 members in the Central Provinces and 264 in Berar were trained in accounts as against 89 and 230 in the previous year. 170 members in the Central Provinces and 384 members in Berar wrote the account of 113 and 311 societies, respectively. The number of societies in which accounts were written increased from 102 to 113 in the Central Provinces, but decreased from 395 to 311 in Berar; while the number of societies audited by members was 20 and 110 in the Central Provinces and Berar, respectively, as against 20 and 79 in the previous year. All concerned must now make really strenuous efforts to effect a rapid improvement in this respect and make societies, specially in Berar, self-reliant in this matter. Societies in some of the other provinces are much better off in this respect.

60. **Inspection.**—I myself inspected 13 banks and attended the general meetings of 5 more. I was rather pre-occupied during the year in work connected with the Labour Commission and Banking Enquiry Committee; and inspected 15 other banks in the quarter immediately following the year. The Senior Deputy Registrar inspected 7 banks. Other officers of the department inspected 364 societies and attended 31 rallies. The Chief Auditors super-audited the accounts of 11 banks and conducted the test audit of 82 societies. The District and Sub-Divisional Officers inspected 71 societies and attended 50 rallies, 12 general meetings and

20 meetings of Board of Directors. The officers of the Agricultural Department attended 93 rallies and the officers of the Veterinary Department 35.

The Provincial Banking Enquiry Committee was appointed during the year. Rao Bahadur K. V. Brahma, M.B.E., C.I.E., President of the Berar Co-operative Institute, was appointed a member of it as the representative of the co-operative movement. Rao Bahadur M. G. Deshpande, Managing Director of the Provincial Bank and one of the leading co-operators, was also a member of the Committee as the representative of the agriculturists. I was appointed Vice-Chairman of the Committee. The Committee inspected a number of co-operative banks and societies. The representatives of a number of banks and societies gave oral and written evidence before the Committee. The Committee has devoted one long chapter to co-operation in its report and recorded many important unanimous conclusions. I hope those associated with the movement will lay to heart the valuable lessons drawn by the Committee.

XV.—ATTITUDE OF THE PUBLIC AND GENERAL REMARKS.

61. The attitude of the public continues to be sympathetic. The Provincial Banking Enquiry Committee has recorded in its report that the co-operative movement undoubtedly has substantially encouraged the investment and thrift habit in urban areas particularly among the pleaders, retired Government servants and other members of the learned professions. The movement has now been in existence for a quarter of a century, but provides at present only 3 per cent of the credit requirements of the agriculturists. The public at large naturally expects that the rate of this progress should be accelerated. The coercive operations now in progress in so many banks have also had an adverse reaction on the movement in many areas. The economic depression has been, however, hampering the efforts of the department and the honorary workers to improve and consolidate the movement. The relations between the honorary workers and officers of the department have been harmonious on the whole. The office-bearers and directors of the central banks continue to devote much of their valuable time to the movement. I mentioned them all in my last report and it is not necessary to

repeat their names. I record my appreciation of the good work done by them all during the year. The honour of C.I.E., conferred during the year on Rao Bahadur K. V. Brahma, President of the Berar Institute, was much appreciated by workers in the movement.

62. Most of the officers of the department continued to do their best for the movement. Mr. Hiralal Verma, Senior Deputy Registrar, picked up the main principles of the movement in a short time and was of considerable assistance to me in disposing of a number of long pending cases. Mr. G. K. Hardas, Circle Officer, Circle No. III, continues to administer his charge efficiently. I have already referred in my last report to the loss sustained by the department during the year by the sad death of Mr. G. P. Sinha, Officiating Circle Officer, Circle No. I, and a most conscientious and hard working officer.

R. N. BANERJEE,

Registrar, Co-operative Societies,

NAGPUR:

Central Provinces and Berar.

The 10th April 1931.

GPN-289-RCS-22-7-31-358.

STATEMENTS.

STATE
Operations of

Name of Central Banks.	Number of member s.		Number of affiliated societies holding shares in Central Banks.				Loans		
	Individuals.	Societies.	Central credit.	Agricultural credit.	Non-agricultural credit.	Others	Individuals.	Banks	
								Cash.	
1	2	3	4	5	6	7	8	9(a)	
I								Rs.	Rs.
(a) PROVINCIAL BANK ..	40	2,499	34	1	7	2	15,558	22,87,493	
Total previous year ...	40	2,503	34	...	6	2	1,489	12,68,558	
II									
(b) CENTRAL BANKS.									
District.	Central Banks.								
Nagpur ...	Nagpur ...	2,507	179	...	178	...	1,732	2,24,265	
Bhandara ...	Bhandara ...	1,481	104	...	103	...	1,463	1,08,195	
Chanda ...	{ Brahmapuri ...	1,848	124	...	123	...	15	1,62,888	
	{ Warora ...	620	69	...	68	...	3,820	91,092	
Wardha ...	Wardha ...	794	69	...	67	1	259	5,55,876	
Balaghat ...	Balaghat ...	1,346	101	...	99	1	9,215	19,640	
Jubbulpore ...	{ Jubbulpore ...	1,553	161	...	159	...	1,392	1,71,232	
	{ Sihora ...	2,947	234	...	232	1	1,958	13,830	
Murwara ...	{ Murwara ...	1,162	124	...	123	...	703	47,318	
	{	
Saugor ...	Saugor ...	1,261	92	...	76	15	1,761	81,466	
Damoh ...	Damoh ...	888	67	...	62	...	494	1,14,513	
Mandla ...	Mandla ...	1,456	113	...	112	...	774	31,881	
Seoni ...	Seoni ...	1,749	139	...	137	1	17,500	38,714	
Hoshangabad ...	{ Hoshangabad ...	1,649	98	...	95	2	6,938	51,008	
	{ Harda ...	772	59	...	54	4	599	50,821	
Sobagpur ...	Sobagpur ...	1,895	157	...	156	...	4,349	47,562	
Betul ...	Betul ...	2,374	194	...	190	3	4,132	29,120	
Nimar ...	Nimar ...	1,457	96	...	95	...	1,007	1,90,677	
Narsinghpur ...	Narsinghpur ...	2,754	230	...	228	1	3,523	1,59,904	
Chhindwara ...	Chhindwara ...	1,377	113	...	101	11	18,924	81,972	
Raipur ...	Raipur ...	1,896	293	...	291	1	730	3,37,572	
Bilaspur ...	Bilaspur ...	2,205	260	...	259	...	1,402	3,13,620	
Drug ...	Drug ...	2,233	133	...	132	...	44,979	1,99,699	
Total Central Provinces ...		38,224	3,209	...	3,140	41	5	1,27,469	31,22,865
Amraoti ...	{ Amraoti ...	2,051	125	...	121	...	3	35,848	7,71,324
	{ Ellichpur ...	455	41	...	40	1	...	5,975	2,09,544
	{ Morsi ...	979	45	...	45	22,249	4,96,371
	{ Daryapur ...	420	47	...	46	...	1	8,757	1,64,097
Yeotmal ...	{ Yeotmal ...	1,323	104	...	102	...	1	2,979	6,59,526
	{ Pusad ...	87	5	...	5	55	22,581
Akola ...	Akola ...	1,950	128	...	117	...	10	31,720	3,06,213
Buldana ...	{ Buldana ...	638	42	...	42	15,597	1,31,636
	{ Khamgaon ...	702	83	...	80	...	2	37,527	84,581
	{ Mehkar ...	1,389	81	...	79	...	1	4,295	1,33,843
	{ Malkapur ...	630	45	...	45	2,657	59,804
Total Betar ...		10,624	746	...	722	1	18	1,66,759	30,29,520
Total Central Banks ...		48,848	3,955	...	3,862	42	23	2,94,228	61,62,385
Total previous year ...		57,294	3,798	...	3,742	35	21	3,51,911	58,42,902

MENT A.

Central Banks.

made during the year to			Receipts from loans and deposits repaid during the year by				
and Societies.			Indi- duals.	Bank and Societies.			
Paper renewal.	Book adjust- ment.	Total.		Cash.	Paper renewal.	Book ad- justment.	Total.
9 (b)	9 (c)	9	10	11 (a)	11 (b)	11 (c)	11
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,25,257	2,92,638	30,05,388	2,230	21,38,070	4,25,257	2,62,984	28,26,311
...	11,72,667	24,41,225	1,589	17,92,317	...	11,97,947	29,90,258
N. 58,551	1,19,939	4,02,755	1,832	3,93,798	58,551	61,750	4,26,090
B. 970	10,654	1,19,819	1,478	1,03,829	970	16,840	1,21,639
Br. 6,540	22,108	1,91,536	282	1,58,887	6,540	6,424	1,71,511
W. ...	13,441	1,04,533	2,974	1,19,847	...	5,046	1,24,893
Wr. 796	23,010	5,70,682	374	5,45,530	796	1,309	5,47,035
B. ...	92,494	1,12,134	7,945	53,984	...	1,15,555	1,69,559
J. ...	41,536	2,12,768	1,494	2,13,153	...	5,254	2,18,407
S. ...	85,092	98,922	2,347	1,15,490	...	19,947	1,35,437
M. 26,518	30,239	1,04,075	602	56,248	26,518	3,349	86,115
S. ...	27,976	1,09,442	1,362	99,383	...	16,957	1,16,349
D. ...	17,852	1,32,365	388	1,27,190	...	3,038	1,30,528
M. ...	20,186	52,367	1,443	38,357	...	814	39,171
S. ...	21,581	60,295	16,932	36,341	...	2,957	39,298
H. 60,935	55,559	1,67,502	8,166	46,478	60,935	18,541	1,25,954
Hr. ...	11,692	62,513	473	55,145	...	2,095	57,240
S. 50,209	30,608	1,28,379	3,972	32,980	50,209	3,977	81,166
B. ...	48,551	77,671	7,334	61,196	...	42,091	1,03,289
N. 1,30,000	22,892	3,43,569	353	2,02,571	1,30,000	24,824	3,57,395
Nr. 82,259	64,942	3,07,105	3,413	93,314	82,259	46,296	2,21,869
C. 29,397	19,403	1,30,772	16,974	79,810	29,397	12,867	1,22,074
R. ...	25,363	3,62,935	518	3,49,235	...	20,970	3,70,205
B. 11,500	93,512	4,18,632	1,006	2,15,801	11,500	1,14,812	3,72,113
D. ...	1,387	2,13,086	44,983	1,71,131	...	6,445	1,77,576
4,57,675	9,12,317	44,92,857	1,26,645	33,09,998	4,57,675	5,54,160	43,21,833
A. ...	2,02,211	9,73,535	15,081	8,94,737	...	18,926	9,13,663
E. 9,348	40,831	2,59,723	6,133	2,15,383	9,348	7,805	2,32,536
M. ...	61,279	5,57,650	13,500	2,01,398	...	61,279	3,52,677
D. 81,477	39,834	2,85,468	5,976	1,48,028	81,477	11,350	2,40,864
Y. ...	1,16,987	7,76,513	52,535	7,11,381	...	2,892	7,14,273
P. ...	1,086	23,667	47	14,031	...	85	14,716
A. ...	1,90,080	4,96,293	23,294	3,92,728	...	15,022	4,07,750
B. ...	45,213	1,76,849	15,214	1,42,592	...	4,329	1,46,921
K. ...	94,518	1,79,099	34,106	1,25,577	...	16,872	1,42,149
M. ...	69,613	2,03,156	4,561	1,68,404	...	13,774	1,82,178
MI. ...	54,367	1,14,171	664	61,276	...	3,242	64,518
92,825	9,16,019	40,46,364	1,71,111	31,66,135	90,825	1,55,585	34,12,545
5,48,500	18,28,336	85,39,221	2,97,756	64,76,133	5,48,500	7,09,475	77,34,378
7,18,613	16,12,488	81,74,003	3,26,143	64,36,640	7,18,613	4,42,390	76,01,643

STATE
Operations of

Name of Central Banks.	Loans due by		Loans and deposits received during the year from		
	Individuals.	Banks and societies.	Central Banks.	Primary societies.	Individual and other sources.
1	12	13	14	15	16
I	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK	14,263	14,89,778	75,88,115	91,509	74,87,470
Total previous year	935	13,10,701	70,41,490	75,055	49,11,120
II					
(b) CENTRAL BANKS—contd.					
District.					
Nagpur ... Nagpur	218	4,89,217	5,073	15,360	1,77,571
Bhandara ... Bhandara	127	1,93,556	...	6,647	1,39,147
Chanda ... { Brahmपुरi	201	1,70,996	...	8,732	79,010
Wardha ... { Warora	1,061	1,51,028	12,040	5,744	8,403
Balaghat ... { Wardha	20	2,86,276	1,25,616	7,279	2,79,192
Jubbulpore ... { Balaghat	3,599	3,91,684	...	37,795	1,33,781
... { Jubbulpore	2,002	4,40,368	80,538	13,418	4,19,054
... { Sihora	701	7,65,633	5,00,687	23,477	98,846
... { Murwara	420	2,31,814	1,35,748	11,600	72,295
Saugor ... Saugor	552	2,29,745	14,220	10,338	75,311
Damoh ... Damoh	245	2,78,742	40,510	9,555	99,016
Mandla ... Mandla	258	1,78,835	20,605	6,322	1,13,236
Seoni ... Seoni	9,762	1,87,618	12,112	10,453	3,03,619
Hoshangabad... { Hoshangabad	519	3,77,251	29,391	7,942	2,41,264
... { Harda	279	1,41,982	5,017	7,507	1,18,509
... { Sohagpur	1,647	3,01,269	58,008	12,753	80,968
Betul ... Betul	1,304	3,47,401	...	21,991	2,96,698
Nimar ... Nimar	1,326	2,71,363	...	14,523	1,11,429
Narsinghpur ... Narsinghpur	154	4,87,386	1,24,270	19,640	1,77,042
Chhindwara ... Chhindwara	7,364	3,73,378	...	13,609	2,27,263
Raipur ... Raipur	395	3,35,228	82,164	38,165	2,11,180
Bilaspur ... Bilaspur	1,376	4,05,803	95,330	14,295	3,16,202
Drug ... Drug	240	1,65,098	41,268	22,865	43,224
Total Central Provinces	33,970	72,01,731	13,82,597	3,40,010	39,07,958
Amraoti ... { Amraoti	31,414	21,80,623	5,67,435	47,118	28,35,827
... { Ellichpur	297	3,07,370	1,61,733	9,108	2,02,183
... { Morsi	11,377	5,99,387	5,02,829	3,56,244	4,17,623
... { Daryapur	5,514	3,37,555	69,752	8,649	3,88,313
Yeotmal ... { Yeotmal	362	11,70,383	7,70,035	32,254	9,49,092
... { Pusad	8	17,694	6,039	1,285	87
Akola ... Akola	18,952	22,01,374	6,38,126	74,288	17,21,562
... { Buldana	607	4,44,720	1,74,646	14,799	3,14,607
... { Khamgaon	6,927	7,81,413	1,53,825	17,604	5,32,525
Buldana ... { Mehkar	2,206	5,97,847	1,63,691	20,507	4,10,303
... { Malkapur	2,256	5,00,785	84,749	8,256	2,13,881
Total Berar	79,920	91,39,151	32,94,860	5,90,312	79,86,003
Total Central Banks	1,13,890	1,63,40,882	46,77,457	9,30,322	1,18,93,961
Total previous year	1,17,418	1,55,36,039	43,07,211	6,13,799	1,15,91,032

MENT A.

Central Banks—contd.

Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.	Loans and deposits held at the end of the year from	
				Societies.	Provincial or Central Banks.
17	18	19	20	21	22
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	32,892	6,21,650	98,523	61,03,839
...	...	32,489	6,26,760	1,06,612	57,96,222
N.	11,294	72,195	74,085	...
B.	5,373	42,554	43,698	...
Br.	3,863	42,992	37,897	...
W.	2,130	25,980	36,811	...
Wr.	4,701	58,380	39,625	...
B.	4,277	75,257	1,29,733	30
J.	7,085	41,525	81,547	16,712
S.	8,369	77,080	2,30,111	2,99,494
M.	4,786	20,171	40,774	98,861
S.	3,322	45,105	60,156	...
D.	3,251	51,295	57,408	8,385
M.	4,750	26,161	27,340	41,774
S.	5,072	39,215	34,643	12,112
H.	5,629	59,515	94,291	...
Hr.	3,138	38,160	53,883	3,017
S.	5,284	38,182	1,07,534	1,30,040
B.	7,112	67,745	1,38,942	10,000
N.	6,886	73,275	64,479	...
Nr.	5,598	67,168	88,654	1,16,362
C.	5,361	65,070	98,225	...
R.	7,116	82,901	66,931	18,914
B.	8,486	67,984	48,275	12,831
D.	3,604	59,731	40,065	26,236
..	...	1,26,487	12,37,641	16,95,707	7,94,768
A.	17,543	1,40,060	3,90,699	49,532
E.	3,494	29,870	49,008	73,196
M.	4,397	60,165	1,05,646	2,47,566
D.	3,298	41,605	42,302	8,714
Y.	4,437	99,542	2,24,514	12,897
P.	171	10,267	1,541	6,039
A.	17,957	1,58,225	4,18,513	34,125
B.	3,620	40,055	65,411	9,073
K.	6,167	67,525	1,03,511	1,64,148
M.	5,380	76,132	1,65,979	49,857
ML.	2,631	27,245	66,638	51,357
...	...	69,165	7,30,991	16,33,762	7,06,704
...	..	1,95,652	19,68,632	33,28,869	15,01,472
...	...	1,99,312	19,88,333	32,08,911	13,54,073

STATE
Operations of

Name of Central Banks.	Loans and deposits held at the end of the year from		Reserve and other funds.
	Government.	Individual and other sources.	
I	2	24	25
I	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK.	33,96,389	4,26,883
<i>Total previous year</i>	<i>33,71,573</i>	<i>3,78,160</i>
II			
(b) CENTRAL BANKS—concl'd.			
District. Central Banks.			
Nagpur ... Nagpur	4,16,030	1,03,286
Bhandara ... Bhandara	1,49,548	54,177
Chanda ... { Brahmपुरi	1,30,069	35,059
... { Warora	1,23,919	36,488
Wardha ... Wardha	2,90,306	41,835
Balaghat ... Balaghat ...	979	1,23,410	2,40,028
Jubbulpore ... { Jubbulpore	4,25,615	39,967
... { Sihora	3,02,877	1,11,417
... { Murwara	1,16,560	26,440
Saugor ... Saugor	1,54,108	70,207
Damoh ... Damoh	2,11,503	52,207
Mandla ... Mandla	1,22,225	19,034
Seoni ... Seoni	1,43,947	27,534
Hoshangabad { Hoshangabad	3,36,309	1,11,002
... { Harda	1,14,833	48,950
... { Sohagpur	98,398	63,840
Betul ... Betul	3,31,376	1,26,223
Nimar ... Nimar	1,35,685	1,09,192
Narsinghpur ... Narsinghpur	2,95,103	69,409
Chhindwara ... Chhindwara	3,15,831	1,03,604
Raipur ... Raipur	2,82,968	74,658
Bilaspur ... Bilaspur	3,66,528	44,643
Drug ... Drug	33,383	1,07,698
Total Central Provinces ...	979	50,29,540	17,16,987
Amraoti ... { Amraoti	28,23,468	3,49,468
... { Ellichpur	2,36,453	53,782
... { Morsi	4,80,528	28,612
... { Daryapur	3,40,381	29,766
Yeotmal ... { Yeotmal	13,13,009	66,535
... { Pusad	739
Akola ... Akola	22,97,593	2,65,641
Buldana ... { Buldana	3,90,436	57,305
... { Khamgaon	6,38,080	1,35,104
... { Mehkar	4,52,343	1,02,741
... { Malkapur	4,13,700	24,784
Total Berar	93,94,991	11,14,477
Total Central Banks ...	979	1,44,24,531	28,31,464
<i>Total previous year</i> ...	<i>110</i>	<i>1,34,55,126</i>	<i>26,29,727</i>

MENT A.

Central Banks—concl'd.

Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.		Uncalled subscribed share capital.
			On borrowings.	On lendings.	
26	27	28	29	30	31
Rs.	Rs.	Per cent.	Per cent.	Per cent.	Rs.
1,06,47,284	+ 39,370	6	2 to 7	6 to 7	18
1,02,79,327	+ 46,557	6	2 to 7	6½ to 7	...
N. 6,65,605	+ 10,495	6	4½ to 6	8½ to 12	...
B. 2,89,977	- 6,246	6	4 to 6	10	...
Br. 2,46,017	+ 5,205	6	5½ to 6½	10	...
W. 2,22,198	+ 3,217	5	4 to 6	9½	120
Wr. 4,30,146	+ 1,864	6	3½ to 5½	8 to 12	...
B. 5,69,437	+ 6,245	6½	4 to 6	10	270
J. 6,05,366	+ 5,384	6	4 to 9	9	...
S. 10,20,979	+ 13,787	4 to 6	6 to 7	7½ to 11½	...
M. 3,02,806	+ 4,399	...	6 to 6½	10	...
S. 3,29,576	+ 5,100	...	5 to 6½	9	...
D. 3,80,798	+ 3,956	6 to 4	6½	9	...
M. 2,36,534	+ 1,460	3 to 6	4 to 7	10	...
S. 2,57,451	+ 3,714	4½ to 8½	3½ to 6	9	...
H. 6,01,117	+ 9,058	5	6	10	...
Hr. 2,58,843	+ 1,970	...	5 to 6	10	...
S. 4,37,994	+ 5,487	5 to 7	4½ to 7	10	...
B. 6,74,286	= 2,797	7 to 7½	4 to 7½	9	...
N. 3,82,631	+ 2,963	6	3 to 7	9 to 11	...
Nr. 6,36,696	+ 10,495	6½	4 to 6½	9	...
C. 5,92,520	+ 3,502	5½ to 4	3½ to 6½	9	...
R. 5,26,372	+ 1,125	3½ to 6	4½ to 5	9 to 12	200
B. 5,40,261	+ 7,413	5½	4½ to 6	9½	1,686
D. 2,67,113	+ 6,374	5 to 9	5 to 6	10	...
1,04,75,022	+ 1,04,170	...	..	...	2,276
A. 37,53,227	+ 45,050	6	3½ to 7	7½ to 12	...
E. 4,42,309	+ 5,977	5 to 7½	4 to 7	8 to 10	...
M. 9,31,517	+ 8,942	...	3½ to 7	7½ to 11½	...
D. 4,62,768	+ 9,824	6½	2 to 7	3 to 12	...
Y. 17,16,497	+ 39,231	6	3½ to 7	7½ to 9½	...
P. 18,886	+ 649	4½ to 5½	6 to 6½	9	...
A. 31,51,097	+ 28,039	7	2 to 7	8	...
B. 5,62,280	+ 16,272	6½	3½ to 7	10	...
K. 11,08,568	+ 22,718	6 to 7½	3½ to 7	10	120
M. 8,47,052	+ 26,386	8	3½ to 7½	9 to 11	...
Nl. 5,83,724	+ 10,390	6	4 to 7	10	175
1,35,80,925	+ 2,13,478	...	..	..	295
2,40,55,947	+ 3,17,648	...	...	...	2,571
2,26,36,280	+ 3,81,560	...	...	...	12,395

STATE

Operations of

Classification.	Number of Societies.	Number of members.	Loans made during				
			Individuals.				
			Cash.	Paper renewal.	Book adjustment.	Total.	
1	2	3	4 (a)	4 (b)	4 (c)	4	
CLASS I.—CREDIT.			Rs.	Rs.	Rs.	Rs.	
<i>(b) Unlimited.</i>							
District.	Central Banks.						
Nagpur ...	Nagpur ...	182	2,697	1,28,703	13,682	44,727	1,87,112
Bhandara ...	Bhandara ...	107	1,575	70,684	2,493	11,460	84,637
Chanda ...	{ Brahmaपुरी	123	1,722	1,05,790	6,770	19,154	1,31,714
	{ Warora ...	69	776	38,277	...	11,608	49,885
Wardha ...	Wardha ...	68	994	2,50,164	1,195	25,208	2,76,567
Balaghat ...	Balaghat ...	99	1,279	19,640	...	17,004	36,644
	{ Jubbulpore	164	2,811	76,799	...	48,949	1,25,748
Jubbulpore ...	{ Sihora ...	238	4,218	8,192	...	88,889	97,081
	{ Murwara ...	124	2,093	52,200	29,698	26,092	1,07,990
Saugor ...	Saugor ...	76	1,172	4,524	...	21,638	26,162
Damoh ...	Damoh ...	61	843	6,824	...	17,904	24,728
Mandla ...	Mandla ...	117	1,750	21,806	...	21,048	42,854
Seoni ...	Seoni ...	140	2,123	25,838	...	20,572	46,410
	{ Hoshangabad	95	1,562	28,917	60,935	26,426	1,16,278
Hoshangabad ...	{ Harda ...	59	713	47,318	...	11,381	58,699
	{ Sohagpur ...	164	2,377	47,558	52,557	28,557	1,28,682
Betul ...	Betul ...	191	2,532	28,995	...	48,897	77,892
Nimar ...	Nimar ...	99	1,588	74,295	...	13,606	87,901
Narsinghpur ...	Narsinghpur ...	230	3,487	1,30,813	66,700	50,334	2,47,847
Chhindwara ...	Chhindwara ...	104	1,302	27,642	11,787	17,761	57,190
Raipur ...	Raipur ...	313	4,175	2,19,194	256	30,147	2,49,597
Bilaspur ...	Bilaspur ...	261	4,244	2,20,573	...	31,696	2,52,869
Drug ...	Drug ...	136	2,071	1,46,782	...	11,786	1,58,568
Total Central Provinces ...		3,225	48,304	17,81,528	2,46,073	6,44,834	26,72,455
Amraoti ...	Amraoti ...	121	2,048	3,08,078	...	2,25,642	5,33,720
	{ Ellichpur ...	41	638	98,165	...	28,713	1,26,878
	{ Morsī ...	45	947	4,75,697	...	56,813	5,32,510
	{ Daryapur ...	46	568	1,03,768	32,912	38,632	1,75,312
Yeotmal ...	Yeotmal ...	102	1,457	2,17,428	...	1,34,062	3,51,490
	{ Pusad ...	5	89	16,025	...	1,107	17,222
Akola ...	Akola ...	117	2,121	84,519	...	2,60,800	3,45,319
	{ Buldana ...	43	596	43,678	...	45,672	89,350
	{ Khamgaon ...	81	902	45,708	...	56,013	1,01,721
Buldana ...	Buldana ...	79	1,035	1,12,949	...	72,299	1,85,248
	{ Mehkar ...	79	1,035	1,12,949	...	72,299	1,85,248
	{ Malkapur ...	45	600	55,651	...	46,973	1,02,624
Total for Berar ...		725	11,004	15,61,666	32,912	9,66,816	25,61,394
Total Class I ...		3,950	59,308	33,43,194	2,78,985	16,11,670	52,33,849
Total previous year. ...		3,787	57,320	31,37,003	4,90,500	15,97,786	52,25,289

MENT B.

Agricultural Societies.

the year to	Receipts from loans and deposits repaid during the year by					
	Banks and Societies.	Individuals.			Banks and Societies.	
		Cash.	Paper renewal.	Book adjustment.		Total.
5	6 (a)	6 (b)	6 (c)	6	7	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
N.	9,392	1,64,486	13,682	13,078	1,91,246	7,727
B.	2,309	57,669	2,493	883	61,045	3,388
Br.	5,278	1,11,329	6,770	1,281	1,19,380	2,458
W.	4,073	42,785	...	816	43,501	286
Wr.	4,466	2,24,605	1,195	...	2,25,800	1,086
B.	8,167	25,155	...	...	25,155	5,931
J.	6,847	92,150	...	2,637	94,787	3,045
S.	10,645	1,12,934	...	12,939	1,25,873	3,007
M.	4,698	56,384	29,698	807	86,889	2,275
S.	7,329	7,905	...	...	7,905	1,185
D.	5,418	6,534	...	...	6,534	1,283
M.	3,961	24,097	...	464	24,561	1,063
S.	4,396	30,353	...	714	31,067	2,498
H.	25	34,365	60,935	24,714	1,20,014	...
Br.	4,091	40,544	...	56	40,600	125
S.	7,663	28,725	52,557	3,584	84,466	801
B.	15,144	44,849	...	14,875	59,724	11,674
N.	7,140	82,960	...	1,110	84,070	1,303
Nr.	9,151	91,984	66,700	3,612	1,62,296	7,460
C.	5,010	31,253	11,787	112	43,192	1,929
R.	5,007	1,52,579	250	...	1,52,835	3,346
B.	5,194	2,01,589	...	1,797	2,03,386	2,326
D.	5,613	1,00,486	...	1,067	1,01,553	3,157
	1,41,023	17,65,360	2,46,073	84,546	20,95,979	67,359
A.	41,924	4,15,633	...	6,021	4,21,654	13,034
E.	4,942	85,293	...	44	85,337	1,679
M.	45,670	2,54,429	...	61,186	3,15,615	29,645
D.	9,065	75,252	32,912	2,359	1,10,523	4,448
Y.	24,947	3,64,882	...	...	3,64,882	4,610
P.	245	5,623	...	81	5,714	...
A.	32,241	2,04,928	...	67,580	2,72,508	7,293
B.	9,793	68,272	...	2,679	70,951	...
K.	8,348	74,483	...	1,676	76,159	687
M.	18,398	1,33,573	...	15,186	1,48,759	620
ML.	6,232	51,479	...	3,381	54,860	...
	2,01,805	17,33,857	2,29,122	1,60,193	19,26,962	62,026
	3,12,828	54,99,217	2,78,985	2,44,739	40,22,941	1,29,385
	3,75,077	38,03,146	4,90,500	2,65,923	45,59,569	71,677

Classification.	Number of Societies.	Number of members.	Loans made during				
			Individuals.				
			Cash.	Paper renewal.	Book adjustment.	Total.	
1	2	3	4 (a)	4 (b)	4 (c)	4	
CLASS I.—CREDIT.			Rs.	Rs.	Rs.	Rs.	
<i>(b) Unlimited.</i>							
District.	Central Banks.						
Nagpur ...	Nagpur ...	182	2,697	1,28,703	13,682	44,727	1,87,112
Bhandara ...	Bhandara ...	107	1,575	70,684	2,493	11,460	84,637
Chanda ...	{ Brahmपुरi ...	123	1,722	1,05,790	6,770	19,154	1,31,714
	{ Warora ...	69	776	38,277	...	11,608	49,885
Wardha ...	Wardha ...	68	904	2,50,164	1,195	25,208	2,76,567
Balaghat ...	{ Balaghat ...	99	1,279	19,640	...	17,004	36,644
	{ Jubbulpore ...	164	2,811	76,799	...	48,949	1,25,748
Jubbulpore ...	{ Sihora ...	238	4,218	8,192	...	88,889	97,081
	{ Murwara ...	124	2,093	52,200	29,698	26,092	1,07,990
Saugor ...	Saugor ...	76	1,172	4,524	...	21,638	26,162
Damoh ...	Damoh ...	63	843	6,824	...	17,904	24,728
Mandla ...	Mandla ...	117	1,750	21,806	...	21,048	42,854
Seoni ...	Seoni ...	140	2,123	25,838	...	20,572	46,410
Hoshangabad ...	{ Hoshangabad ...	95	1,562	28,917	60,935	26,426	1,16,278
	{ Harda ...	59	713	47,318	...	11,381	58,699
	{ Sohagpur ...	164	2,377	47,558	52,557	28,567	1,28,682
Betul ...	Betul ...	191	2,532	28,995	...	48,897	77,892
Nimar ...	Nimar ...	99	1,588	74,295	...	13,606	87,901
Narsinghpur ...	Narsinghpur ...	230	3,487	1,30,813	66,700	50,334	2,47,847
Chhindwara ...	Chhindwara ...	104	1,302	27,642	11,787	17,761	57,190
Raipur ...	Raipur ...	313	4,375	2,19,194	256	30,147	2,49,597
Bilaspur ...	Bilaspur ...	261	4,244	2,20,573	...	31,666	2,52,669
Drug ...	Drug ...	136	2,071	1,46,782	...	11,786	1,58,568
Total Central Provinces ...		3,225	48,304	17,81,528	2,16,073	6,44,854	26,72,455
Amraoti ...	{ Amraoti ...	121	2,048	3,08,078	...	2,25,642	5,33,720
	{ Ellichpur ...	41	638	98,165	...	28,713	1,26,878
	{ Marsi ...	45	947	4,75,697	...	56,813	5,32,510
Yeotmal ...	{ Daryapur ...	46	568	1,03,768	32,912	38,632	1,75,318
	{ Yeotmal ...	102	1,457	2,17,428	...	1,34,062	3,51,490
Akola ...	{ Pusad ...	5	89	16,025	...	1,197	17,222
	{ Akola ...	117	2,121	84,519	...	2,60,800	3,45,319
Buldana ...	{ Buldana ...	43	596	43,678	...	45,672	89,350
	{ Khamgaon ...	81	902	45,708	...	56,013	1,01,721
	{ Mehkar ...	79	1,035	1,12,949	...	72,299	1,85,248
	{ Malkapur ...	45	600	55,651	...	46,973	1,02,624
Total for Berar ...		725	11,004	15,61,666	32,912	9,66,816	25,61,394
Total Class I ...		3,950	59,308	33,43,194	2,78,985	16,11,670	52,33,849
<i>Total previous year.</i> ...		3,787	57,320	31,37,003	4,90,500	15,97,786	52,25,289

MENT B.

Agricultural Societies.

the year to		Receipts from loans and deposits repaid during the year by				
Banks and Societies.	Individuals.				Banks and Societies.	
	Cash.	Paper renewal.	Book adjustment.	Total.		
5	6 (a)	6 (b)	6 (c)	6	7	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
N.	9,392	1,64,486	1,682	13,078	1,91,246	7,727
B.	2,309	57,669	2,493	883	61,045	3,388
Br.	5,278	1,11,329	6,770	1,281	1,19,380	2,458
W.	4,072	42,785	...	816	43,501	286
Wr.	4,466	2,24,605	1,195	...	2,25,800	1,086
B.	8,167	25,155	...	...	25,155	5,931
J.	6,847	92,150	...	2,637	94,787	3,045
S.	10,645	1,12,934	...	12,939	1,25,873	3,007
M.	4,698	56,384	29,658	807	86,889	2,275
S.	7,329	7,905	...	...	7,905	1,185
D.	5,418	6,534	...	...	6,534	1,283
M.	3,961	24,097	...	464	24,561	1,063
S.	4,396	30,353	...	714	31,067	2,498
H.	25	34,365	60,935	24,714	1,20,014	...
Hr.	4,091	40,544	...	56	40,600	125
S.	7,669	28,725	52,557	3,584	84,466	801
B.	15,144	44,849	...	14,875	59,724	11,674
N.	7,140	82,960	...	1,110	84,070	1,303
Nr.	9,151	91,984	66,700	3,612	1,62,296	7,460
C.	5,010	31,253	11,787	112	43,192	1,929
R.	5,007	1,52,579	256	...	1,52,835	3,346
B.	5,194	2,01,589	...	1,797	2,03,386	2,326
D.	5,613	1,00,486	...	1,067	1,01,553	3,157
	1,41,023	17,65,360	2,46,073	84,546	20,95,970	67,359
A.	41,924	4,15,633	...	6,021	4,21,654	1,034
E.	4,942	85,293	...	44	85,337	1,679
M.	45,670	2,54,429	...	61,186	3,15,615	29,645
D.	9,065	75,253	33,912	2,359	1,10,523	4,448
Y.	24,947	3,64,882	...	...	3,64,882	4,610
P.	245	5,623	...	81	5,714	...
A.	32,241	2,04,928	...	67,580	2,72,508	7,293
B.	9,793	68,273	...	2,679	70,951	...
K.	8,348	74,483	...	1,676	76,159	687
M.	18,398	1,33,573	...	15,186	1,48,759	630
Ml.	6,232	51,479	...	3,381	54,860	...
	2,01,805	17,33,857	2,29,112	1,60,193	19,26,962	62,026
	3,42,828	54,99,217	2,78,985	2,44,739	40,22,941	1,29,385
	3,75,077	38,03,146	4,90,500	2,65,923	45,59,569	71,677

STATE
Operations of

Classification.		Loans due by		Banks and Societies.
		Individuals.	Of which over-due.	
1		8	9	10
CLASS I.—CREDIT—contd.		Rs.	Rs.	Rs.
(b) Unlimited—contd.				
District.	Central Banks			
Nagpur	... Nagpur	2,63,152	1,05,276	61,307
Bhandara	... Bhandara	1,06,397	29,166	31,760
Chanda	{ Brahmपुरi	1,55,505	3,973	31,193
	{ Warora	91,859	27,801	35,581
Wardha	... Wardha	2,60,666	28,628	30,773
Balaghat	{ Balaghat	1,56,225	56,670	60,575
	{ Jubbulpore	4,19,294	2,15,569	50,939
Jubbulpore	{ Sihora	7,14,743	5,53,366	1,83,050
	{ Murwara	2,41,620	95,858	31,649
Saugor	... Saugor	1,72,239	1,49,444	50,180
Damoh	... Damoh	1,70,625	1,28,373	46,788
Mandla	... Mandla	1,73,062	50,750	23,777
Seoni	... Seoni	1,76,582	42,134	25,867
Hoshangabad	{ Hoshangabad	2,45,855	1,66,899	81,890
	{ Harda	1,09,566	41,861	37,114
Betul	{ Sohagpur	2,55,034	1,11,697	96,986
	{ Betul	3,16,270	1,11,010	1,16,179
Nimar	... Nimar	1,30,856	47,397	51,375
Narsinghpur	... Narsinghpur	4,73,552	1,83,176	75,885
Chhindwara	... Chhindwara	1,59,616	79,546	49,746
Raipur	... Raipur	2,81,680	9,617	74,034
Bilaspur	... Bilaspur	2,91,178	3,070	40,176
Drug	... Drug	1,55,323	7,190	32,216
Total Central Provinces		55,20,939	22,78,471	13,18,970
Amraoti	{ Amraoti	21,62,365	8,21,777	3,65,359
	{ Ellichpur	2,70,589	52,231	36,440
	{ Morsi	7,70,750	1,72,695	93,562
Yeotmal	{ Daryapur	3,66,439	63,874	36,732
	{ Yeotmal	11,57,152	5,88,174	2,11,478
Akola	{ Pusad	17,081	4,258	1,102
	{ Akola	21,87,449	13,61,909	3,38,463
Buldana	{ Buldana	3,96,123	1,72,753	63,264
	{ Khamgaon	4,93,365	3,03,551	90,826
	{ Mehkar	5,86,702	4,09,094	1,52,609
Malkapur	{ Malkapur	4,22,646	3,50,620	48,358
	{ Total for Berar	88,30,661	43,00,936	14,38,253
Total Class I		1,43,51,600	65,79,407	27,57,223
<i>Total previous year</i>		<i>1,35,90,333</i>	<i>48,35,883</i>	<i>26,77,849</i>

MENT B.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary Societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
M.	1,329	1,60,445	...	...	...	2,510
B.	590	82,317	...	...	...	964
Br.	441	1,34,534	...	...	...	2,290
W.	326	50,453	...	...	...	1,903
Wr.	4,833	2,74,598	...	...	...	4,785
B.	2,068	33,134	...	...	...	211
J.	1,099	1,18,105	...	...	85	14,163
S.	2,293	86,253	...	...	223	2,865
M.	81	1,04,075	...	...	...	5,065
S.	1,813	26,266	...	...	19	...
O.	...	24,891	...	...	...	100
M.	...	42,302	732	...	11	1,388
S.	275	46,116	...	...	...	2,422
H.	2,174	53,990	...	...	40	835
Hr.	212	58,269	...	...	...	855
S.	834	1,25,247	...	...	19	1,170
B.	2,973	66,849	...	...	2	781
N.	141	85,916	...	...	1,153	3,043
Nr.	1,895	2,68,591	...	...	6,767	2,874
T.	166	53,594	...	...	1,930	1,726
R.	2,220	2,50,893	...	...	...	14,052
B.	7,686	2,50,911	...	...	...	10,895
D.	66	1,60,078	...	...	...	7,111
	33,805	25,58,127	732	...	10,249	82,013
A.	93,011	5,91,691	...	...	884	3,910
E.	18,211	1,27,147	...	...	207	6,175
M.	1,19,731	5,53,061	...	...	...	6,915
D.	32,047	1,40,345	...	...	159	8,235
Y.	94,138	...	...	...	...	9,220
P.	61	17,111	...	...	16	167
A.	46,945	3,03,706	...	...	1,089	7,380
B.	607	88,338	...	...	...	535
K.	2,157	1,04,622	...	...	2,665	6,441
M.	11,147	1,73,364	...	...	36	11,440
MI.	5,519	99,368	...	...	1,314	5,865
	4,23,874	22,00,755	..	...	6,390	66,313
	4,57,679	47,58,882	732	...	16,639	1,48,326
	6,18,983	45,66,681	838	...	12,787	94,239

Classification.		Loans and deposits held at the end of the year from				
		Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1		18	19	20	21	22
CLASS I.—CREDIT—concd.		Rs.	Rs.	Rs.	Rs.	Rs.
(b) Unlimited—concd.						
District.	Central Banks.					
Nagpur	Nagpur	4,655	...	...	2,50,038	...
Bhandara	Bhandara	1,837	...	...	95,583	...
Chanda	{ Brahmaपुरी	1,782	...	...	1,45,380	...
	{ Warora	510	172	...	87,433	...
Wardha	Wardha	6,328	...	...	2,42,878	...
Balaghat	{ Balaghat	9,952	20	...	1,33,543	1,891
	{ Jubbulpore	2,344	1	...	3,93,352	...
Jubbulpore	{ Sihora	2,067	11,494	18	6,98,617	438
	{ Murwara	517	...	...	2,31,199	...
Saugor	Saugor	2,224	3,317	...	1,60,042	...
Damoh	Damoh	25	...	...	1,71,295	...
Mandla	Mandla	341	...	...	1,69,443	...
Seoni	Seoni	1,860	...	...	1,68,882	...
Hoshangabad	{ Hoshangabad	3,014	...	...	2,35,981	...
	{ Sohagpur	1,884	...	...	1,06,907	...
Betul	Betul	1,426	1,455	...	2,52,052	...
Nimar	Nimar	9,281	885	...	2,88,620	...
Narsinghpur	Narsinghpur	2,633	251	...	1,25,113	...
Chhindwara	Chhindwara	8,129	1,414	...	4,46,022	...
Raipur	Raipur	831	...	...	1,51,925	...
Bilaspur	Bilaspur	5,943	...	...	2,34,512	...
Drug	Drug	20,438	...	...	2,16,818	...
		196	...	...	1,35,931	...
Total Central Provinces		88,874	19,009	18	51,71,586	2,330
Amraoti	{ Amraoti	40,120	41,703	...	20,75,894	...
	{ Ellichpur	6,965	13,969	...	2,40,828	...
	{ Morsi	56,483	1,46,625	...	5,05,085	...
	{ Daryapur	21,020	28,370	...	3,97,358	...
Yeotmal	{ Yeotmal	17,353	1,01,070	...	10,26,067	...
	{ Pusad	81	...	...	16,951	...
Akola	{ Akola	23,115	74,023	...	20,21,343	...
	{ Buldana	97	1,416	...	3,92,827	...
Buldana	{ Khamgaon	17,626	1,860	...	4,62,055	...
	{ Mehkar	3,845	46,297	...	5,33,321	...
	{ Malkapur	2,329	13,243	...	3,95,176	...
Total for Berar		1,89,914	4,68,576	...	80,37,595	...
Total Class I		2,78,788	4,87,585	18	1,32,09,001	2,330
Total previous year		2,64,378	4,99,459	2,188	1,25,22,332	10,201

MENT B.

Agricultural Societies—contd.

	Reserve Fund.	Working Capital.	Profit and Loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
					On borrowings.	On lendings.
	23	24	25	26	27	28
	Rs	Rs.	Rs.	Per cent.	Per cent.	Per cent.
N	78,232	3,35,435	+ 9,271	...	8½ to 10	9 to 12
B.	41,909	1,40,288	+ 3,492	...	10	9 to 12
Br	40,817	1,90,269	+ 5,353	..	10	9 to 12
W.	39,137	1,29,155	+ 4,433	..	9½	9 to 12
Wr.	40,554	2,94,545	+ 7,131	...	8 to 12	10 to 15
B.	62,868	2,08,486	+ 12,578	...	9½ to 10	12
J.	71,364	4,81,229	+ 13,543	..	9	12
S.	1,89,117	9,04,616	+ 18,862	...	7½ to 9½	8½ to 11½
M.	42,878	2,79,559	+ 7,241	...	10	8½ to 12
S.	58,511	2,24,094	+ 7,308	...	9	7 to 12
D.	47,550	2,18,970	+ 5,635	...	9	10 to 12
M.	26,482	1,97,654	+ 4,700	...	10	13
S.	31,778	2,04,942	+ 5,277	...	9	9½ to 12
H.	85,215	3,25,645	+ 6,382	...	10	12
Hr.	38,809	1,48,455	+ 4,070	...	10	12
S.	98,117	3,54,220	+ 6,560	...	8 to 10	12
B.	1,37,626	4,37,193	+ 14,605	...	9	6 to 12
N.	51,259	1,82,299	+ 4,743	...	9 to 11	12 to 13
Nr.	97,996	5,56,495	+ 12,173	...	9	9 to 12
C.	55,149	2,09,633	+ 6,239	...	9	9½ to 12
R.	73,636	3,28,163	+ 3,387	...	9	7½ to 12
B.	58,647	3,36,798	+ 7,828	...	7 to 9½	8½ to 12
D.	43,929	1,87,167	+ 3,624	...	9 to 10	9 to 12
	15,11,580	68,75,410	+ 1,74,435	..	...	...
A.	4,09,613	25,71,270	+ 45,625	...	4½ to 9	8 to 12
E.	42,716	3,10,653	+ 5,340	...	6 to 10½	9½ to 15
M.	91,775	8,66,883	+ 16,153	...	7½ to 12	8½ to 15
D	41,309	4,06,296	+ 8,053	...	6 to 12	3½ to 15
Y.	2,20,558	1,174,868	+ 28,107	...	7 to 12½	9½ to 12½
P.	1,202	18,401	+ 295	...	9	12 to 15
A.	3,58,128	24,83,989	+ 68,858	...	3 to 8	9½ to 11
B.	64,511	4,60,260	+ 12,145	...	9 to 10	10½ to 12
K.	86,806	5,74,788	+ 12,492	...	10	12
M.	1,47,422	7,42,327	+ 16,594	...	9	11,
Ml.	54,661	4,71,274	+ 8,147	...	9 to 10	12 to 15
	15,18,701	1,02,81,009	+ 2,21,809	...	...	...
	30,30,281	1,71,56,419	+ 3,96,244	...	...	...
	28,53,970	1,62,46,777	+ 3,71,811	...	...	...

STATE
Operations of

Classification.	Number of societies.	Number of members.	Loans made during			
			Individuals.			
			Cash.	Paper renewal.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
CLASS II.—PURCHASE AND SALE.			Rs.	Rs.	Rs.	Rs.
<i>(a) Limited.</i>						
Nagpur—Umrer Tahsil Co-operative Agricultural Association.	1	23	372	...	...	372
Bhandara ... Arjuni ...	1	18	..	...	...	...
Wardha ... {	1	34	...	...	49	49
	1	23	...	...	29	29
Balaghat ... {	1	17	...	...	...	...
	1	27	...	...	...	...
Amraoti ... {	1	18	...	...	...	...
	1	35	105	...	...	105
	1	17	10	...	...	10
	1	17	247	...	...	247
	1	9	..	...	...	...
	1	13	...	...	...	...
	1	90	65	...	...	65
Yeotmal ... {	1	35	64	...	...	64
	1	69	14,084	...	3,130	17,214
	1	17	123	...	...	123
Akola ... {	1	11	47	...	770	817
	1	31	1,228	...	...	1,228
Buldana ... {	1	98	223	...	...	223
	1	247	183	...	...	183
	1	211	1,388	...	...	1,388
	1	179	1,286	...	...	1,286
Total Limited ...	1	12	105	...	...	105
	1	91	2,276	...	...	2,276
	1	44	9,579	...	...	9,579
	25	1,386	31,385	...	3,978	35,363
<i>(b) Unlimited.</i>						
Land Holders' Co-operative Association.						
Buldana ... Mehkar ...	1	13	42,943	...	2,514	45,457
Total Class II ...	26	1,799	74,328	...	6,492	80,820
<i>Total previous year ...</i>	<i>21</i>	<i>1,338</i>	<i>52,637</i>	<i>...</i>	<i>3,384</i>	<i>56,021</i>

MENT B.

Agricultural Societies—contd.

the year to		Receipts from loans and deposits repaid during the year by				
Banks and Societies.	Individuals.				Banks and Societies.	
	Cash.	Paper renewal.	Book adjustment.	Total.		
5	6(a)	6(b)	6(c)	6	7	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
818	...	...	...	...	377
...	
...	
...	
...	
657	83	...	...	83	610
151	111	...	5	116	265	
...	124	...	...	124	...
...	
...	
...	293	...	...	293	...
...	46	...	...	46	...
...	17,790	...	...	17,790	...
...	374	...	435	809	...	
...	71	...	...	71	...
...	467	...	...	467	...
...	408	...	...	408	...
6,806	2,295	...	...	2,295	4,626
89,612	1,651	...	...	1,651	88,045
...	943	...	...	943	...
...	
365	108	...	...	108	180
77	2,358	...	...	2,358	...
25,379	10,317	...	...	10,317	22,346
1,23,895	37,139	...	440	37,879	1,16,467	
...	
11,850	29,482	...	...	29,482	11,741
1,35,745	66,921	...	440	67,361	1,28,208	
22,239	51,957	...	2	51,959	18,455	

Classification.	Loans due by		
	Individuals.	Of which over due.	Banks and Societies.
1	8	9	10
CLASS II.—PURCHASE AND SALE— <i>contd.</i>	Rs.	Rs.	Rs.
(a) <i>Limited</i> — <i>contd.</i>			
Nagpur—Umrer Tahsil Co-operative Agricultural Association.	372	...	441
Bhandara .. Arjuni	...	...	...
Wardha { Wardha	49	...	...
{ Hinganghat	29	...	...
{ Arvi	...	...	...
Balaghat { Waraseoni	...	...	...
{ Balaghat	...	...	...
{ Ellichpur-Kandli	23	...	1,580
{ Karajgaon	...	...	81
{ Morsi	336	...	...
Amraoti { Warud Agricultural Association.	...	...	...
{ Hivarkhed Do.	...	...	...
{ Daryapur	566	501	...
{ Wadner-Gangai Co-operative Association.	18	3	...
{ Yeotmal	1,141	163	280
Yeotmal { Darwha	333	280	...
{ Wun Agricultural Association.	746	7	...
Akola { Kelapur Do.	761	...	...
{ Akot	535	530	...
{ Jalgaon	669	669	4,024
{ Khamgaon	151	151	3,821
Buldana { Maikapur Agricultural Association.	1,554	1,149	...
{ Shegaon	47	47	419
{ Chikhli	2,419	...	1,277
{ Mehkar	1,652	...	5,970
Total Limited	11,401	3,500	17,893
(b) <i>Unlimited</i> — <i>contd.</i>			
Land Holders' Co-operative Association.			
Buldana .. Mehkar	34,504	7,084	109
Total Class II	45,905	10,584	18,002
Total previous year	32,446	7,162	10,465

MENT B.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members' product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
34	282	...	20	752
...	6,915	...	..	1,000
742	2,489	...	15	210
47	2,484	...	32	435
...	1,759	...	2	110
...	1,950	...	13	1,175
...	2,613	...	14	1,000
74	1,210	...	53	1,250
337	239	...	66	280
509	1,712	...	69	710
174	172	...	...	90
53	41	...	2	210
775	1,305	...	114	2,100
4	17	...	1	580
10,556	4,879	...	214	2,018
1,102	1,377	...	46	1,100
...	1,298	...	61	2,450
749	1,203	...	...	375
2,248	1,986	...	338	3,570
1,810	29,092	...	595	13,340
27,109	1,62,777	...	1,296	3,874
3,297	7,905	...	844	3,322
283	241	...	117	880
11	67,669	...	816	8,850
1,85,333	2,302	...	946	4,100
4,35,247	3,04,817	...	5,674	53,781
31,129	20,680	...	...	...	13	1,715
2,66,376	20,680	...	3,04,817	..	5,687	55,496
63,873	51,598	...	1,07,813	...	6,719	49,620

STATE
Operations of

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
I	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS II.—PURCHASE AND SALE—<i>concl'd.</i>					
<i>(a) Limited—concl'd.</i>					
Nagpur—Umrer Tahsil Co-operative Agricultural Association.	...	34	...	...	...
Bhandara ... Arjuni	...	..	...	...	...
Wardha ... (Wardha	...	742	...	...	...
Wardha ... (Hinganghat	...	47	...	...	...
Wardha ... (Arvi	...	1,242	...	...	...
Balaghat ... (Waraseoni	...	..	...	...	...
Balaghat ... (Balaghat	...	..	...	...	...
Balaghat ... (Ellichpur-Kandli	...	704	...	...	...
Balaghat ... (Karajgaon	87	..	99	...	...
Balaghat ... (Morsi	...	1,706	...	...	...
Balaghat ... (Warud Agricultural Association.	37	..	..	..	..
Amraoti ... (Hivekhed Agricultural Association.	...	53	...	...	...
Amraoti ... (Daryapur	...	860	34	...	...
Amraoti ... (Wadner-Gangai Co-operative Association.	4	..	..	..	..
Yeotmal ... (Yeotmal	502	4,447	..	..	..
Yeotmal ... (Darwha	...	409	..	..	618
Yeotmal ... (Wun Agricultural Association.	...	356	..	..	48
Yeotmal ... (Kelapur Agricultural Association.	..	721	..	..	..
Akola ... (Akot	...	1,121	..	..	..
Akola ... (Jalgaon	...	..	029	..	..
Akola ... (Khamgaon	231	366	2,822	..	..
Akola ... (Malkapur Agricultural Association.	8	1,322	..	..	..
Buldana ... (Shegaon	..	1	131	..	..
Buldana ... (Chikhli	36	..	3,173	..	..
Buldana ... (Mehkar	...	5,245	..	..	..
Total Limited	905	19,432	7,188	..	666
<i>(b) Unlimited—concl'd.</i>					
Land Holders' Co-operative Association.	...	...	...	...	...
Buldana ... Mehkar	7,627	28,007	...	..	..
Total Class II	8,532	47,439	7,188	..	666
Total previous year	4,528	25,666	3,491	2,286	120

MENT B.

Agricultural Societies—contd.

Reserve Fund.	Working Capital.	Profit and Loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...	786	+ 89	...	...	...
...	1,000	+ 402	...	...	...
...	952	+ 154	...	...	...
...	482	+ 41	...	...	...
...	1,352	+ 85	...	...	...
90	1,205	x 29	10	...	...
...	1,000	+ 219	10	...	...
721	2,675	+ 225	6½ to 12	...	3 to 4½
59	525	+ 46	20	...	6 to 6½
1,447	3,863	+ 294	...	...	...
...	127	+ 20	...	...	...
...	263	+ 50	...	...	...
752	3,746	- 12	...	...	3½ to 15
83	667	+ 83	10	...	...
1,197	8,160	+ 374	...	...	...
111	2,298	+ 45	...	...	...
32	2,886	+ 74	...	...	...
661	1,757	+ 129	10	...	...
...	4,691	+ 112	...	...	...
2,304	16,573	+ 642	...	...	...
2,328	9,621	+ 2,720	6½	...	...
2,711	7,363	+ 429	6 to 11	...	...
44	1,056	+ 161	...	...	...
1,879	13,938	+ 8,452	7½	...	...
28	9,373	+ 1,383	...	...	12 to 18
14,447	96,419	+ 16,250	...	...	...
727	38,076	+ 565	..	6	8
15,174	1,34,495	+ 16,815	...	...	...
12,939	98,650	+ 13,463	...	...	...

STATE

Operations of

Classification.	Number of societies.	Number of members.	Loans made during			
			Individuals.			
			Cash.	Paper renewal.	Book adjustment.	Total.
1	2	3	4(a)	4(b)	4(c)	4
CLASS III.—PRODUCTION,			Rs.	Rs.	Rs.	Rs.
(a) Limited.						
Nimar—Jaswari Seed Union ...	1	11	...	...	...	...
Yeotmal ...	3	32	...	...	199	199
Total Class III ...	4	43	...	...	199	199
Total previous year ...	4	43	881	.	..	881
CLASS IV.—PRODUCTION AND SALE.						
(a) Limited.						
Nagpur ... Nagpur ...	1	14	576	...	...	576
Narsinghpur Kareli-G a n j Adat Society.	1	11	...	...	...	...
Amraoti ... { Amraoti ...	1	139	64,735	..	...	64,735
{ Dhamangaon...	1	152	1,66,267	...	...	1,66,267
Yeotmal ... Darwha	1	148	1,52,624	...	3,660	1,56,284
Akola ... Akola ...	1	301	7,386	...	...	7,386
Buldana ... Khamgaon Co-operative Adat Society.	1	10	...	...	...	...
Total Class IV ...	7	775	3,91,588	...	3,660	3,95,248
Total previous year ..	5	584	2,82,688	...	..	2,82,688
Total Class I to IV ...	3,987	61,525	38,09,110	2,78,985	16,22,021	57,10,116
Total previous year ...	3,817	59,185	34,73,209	4,90,500	16,01,170	55,64,879

MENT B.

Agricultural Societies—contd.

the year to	Receipts from loans and deposits repaid during the year by				
	Individuals.				Banks and Societies.
	Cash.	Paper renewal.	Book adjustment.	Total.	
5	6 (a)	6 (b)	6 (c)	6	7
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...
80	...	...	1,299	1,299	...
80	...	...	1,229	1,299	...
..	851	...	...	851	...
1,175	453	...	...	453	1,223
...
4	70,738	...	...	70,738	...
5,331	1,63,089	...	...	1,63,089	5,184
157	1,04,707	...	938	1,05,645	...
15,780	7,014	...	...	7,014	13,090
71	...	...	...	...	30
22,518	3,46,001	...	938	3,46,939	19,527
20,247	2,56,368	...	..	2,56,368	22,999
5,01,171	39,12,139	2,78,985	2,47,416	44,38,540	2,77,120
4,18,563	41,12,322	4,90,500	2,65,925	48,68,747	1,13,131

STATE
Operations of

Classification.	Loans due by		
	Individuals.	Of which over- due.	Banks and Societies.
1	8	9	10
	Rs.	Rs.	Rs.
CLASS III.—PRODUCTION.			
<i>(a) Limited.</i>			
Nimar—Jaswari Seed Union ...	...	...	...
Yeotmal ..	169	...	80
Total Class III ..	169	...	80
<i>Total previous year</i> ...	1,269	...	...
CLASS IV.—PRODUCTION AND SALE.			
<i>(a) Limited.</i>			
Nagpur ... Nagpur ...	123	...	72
Narsinghpur.—Kareli-Ganj Adat Society ...	...	...	...
Amraoti ... {	Amraoti ...	12,164	127
	Dhamangaon ...	4,805	247
Yeotmal ... Darwha ...	60,710	...	157
Akola ... Akola ...	1,515	94	11,417
Buldana—Khamgaon Co-operative Adat Society.	...	...	41
Total Class IV ...	79,317	94	12,061
<i>Total previous year</i> ..	31,008	...	9,070
Total Class I to IV ..	1,44,76,991	65,90,085	27,87,366
<i>Total previous year</i> ...	1,36,55,086	48,43,045	26,97,384

MENT B.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members product.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...
125	...	...	...	100	...	...
125	...	...	..	100	...	...
..	...	...	200	...	...	...
888	...	...	151	...	6	365
...
1,69,167	13,746	...	...	..	1,031	2,715
36,718	...	...	..	...	285	1,441
94,629	11,393	...	..	...	1,771	2,080
1,29,149	12,500	...	14,872	...	2,843	6,800
..	...	...	6,347	...	71	100
4,30,551	37,639	...	21,370	...	6,007	13,501
2,00,618	51,743	...	15,239	349	5,106	11,947
11,54,731	48,17,201	732	3,26,187	100	28,133	2,17,323
8,83,474	49,40,022	838	1,23,342	349	24,552	1,55,806

STATE
Operations of

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
1	18	19	20	21	22
	Rs.	Rs.	Rs.	Rs.	Rs.
CLASS III.—PRODUCTION.					
<i>(a) Limited.</i>					
Nimar—Jaswari Seed Union ...	...	...	...	..	..
Yeotmal ...	97	...	...	...	...
Total Class III ...	97	...	...	..	...
Total previous year ...	...	1,070	...	...	...
CLASS IV.—PRODUCTION AND SALE.					
<i>(a) Limited.</i>					
Nagpur ... Nagpur ...	123	...	...	...	...
Narsinghpur—Kareli-Ganj Adat Society.	...	...	...	...	...
Amraoti ... { Amraoti ...	..	1,493	...	6,812	...
{ Dhamangaon ...	1	3,389	...	...	...
Yeotmal ... Darwaha ...	205	42,474	..	5,569	...
Akola ... Akola ...	530	3,912	...	...	...
Buldana—Khamgaon Co-operative Adat Society.	...	...	...	...	...
Total Class IV ...	859	51,268	...	12,391	...
Total previous year ...	2,705	8,104	...	13,236	...
Total Class I to IV ...	2,88,276	5,86,292	7,206	1,32,21,482	2,996
Total previous year ...	2,71,611	5,34,300	5,679	1,25,37,854	10,321

MENT B.

Agricultural Societies—concl'd.

Reserve Fund.	Working capital.	Profit and Loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
...
359	456	...	...	...	...
359	456	...	...	...	...
248	1,318	+ 30	...	...	...
...	488	+ 50	...	...	3½
...
1,482	12,512	+ 1,493	6½	6	3½ to 12
748	5,579	+ 1,239	6½	6	3½ to 12
115	50,443	+ 761	2	5	9 to 14
3,600	14,842	+ 137	7½	5	2 to 7
...	100	— 56	...	...	...
5,945	83,964	+ 3,624	..	...	...
4,318	40,310	+ 4,210	...	...	...
30,51,759	1,73,75,334	+ 4,16,683	...	...	...
28 71,475	1,63,87,055	+ 3,89,514	...	...	...

STATE
Operations of Non

Classification.	Number of societies.	Number of members.	Loans made		
			Individuals.		
			Cash.	Paper renewal.	Book adjustment.
1	2	3	4 (a)	4 (b)	4 (c)
CLASS I—CREDIT.			Rs.	Rs.	Rs.
<i>(a) Limited.</i>					
Nagpur	12	14,095	12,05,879	..	4,117
Wardha	1	86	3,020	..	..
Balaghat	1	32	1,412	..	..
Jubbulpore	1	496	9,14,18	..	..
Mandla	1	51	4,846	..	..
Hoshangabad	1	59	2,114	..	..
Betul	1	27	4,448	..	..
Nimar	1	86	14,26.1	..	..
Narsinghpur	1	10	28,187	..	307
Chhindwara	1	30	1,696	..	..
Raipur	1	152	5,644	..	34
Bilaspur	1	75	7,052	..	..
Drug	1	23	1,036	..	..
Amraoti	2	114	10,465	..	..
Akola	1	128	8,121	..	..
Buldana	1	44	2,364	..	..
Total Limited	28	15,508	13,95,466	..	4,458
<i>(b) Unlimited.</i>					
Wardha	1	15	1,350	..	67
Bilaghat	1	10	260	..	108
Jubbulpore	1	11	700	..	221
Saugor	16	187	..	..	755
Seoni	1	45	1,367	..	293
Hoshangabad	2	25	..	..	55
Harda	4	67	854	..	225
Betul	3	35	125	..	333
Narsinghpur	1	16	..	..	..
Chhindwara	11	160	18,660	136	1,688
Raipur	1	18	3,850	..	173
Total Unlimited	42	889	27,166	136	3,918
Total Class I	70	16,097	14,22,632	136	8,376
<i>Total previous year</i>	<i>64</i>	<i>14,063</i>	<i>10,41,774</i>	<i>1,255</i>	<i>7,872</i>

MENT C.

Agricultural Societies.

during the year to		Receipts from loan and deposits repaid during the year by				
Total.	Banks and societies.	Individuals.				Banks and societies.
		Cash.	Paper renewal.	Book adjustment.	Total.	
4	5	6 (a)	6 (b)	6 (c)	6	7
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
12,09,996	7,586	9,21,853	...	4,732	9,26,585	14,664
3,920	...	2,875	...	...	2,875	...
1,412	...	490	...	...	490	...
93,418	18,812	88,816	...	...	88,816	23,842
4,546	...	1,767	...	...	1,767	60
2,414	3,118	2,414	...	...	2,414	2,652
4,448	...	4,376	...	...	4,376	...
14,264	...	5,867	...	...	5,867	...
28,494	203	...	...	...	...	203
1,666	...	380	...	...	380	...
5,678	...	5,640	...	...	5,640	...
7,052	...	5,860	...	...	5,860	...
1,036	...	303	...	...	303	...
10,465	...	7,682	...	...	7,682	...
8,421	2,329	6,582	...	...	6,582	2,595
2,364	...	877	...	...	877	...
13,99,924	32,048	10,55,782	...	4,732	10,60,514	41,017
1,417	3	1,343	...	...	1,343	...
368	25	723	...	...	723	5
921	3,910	784	...	95	897	1,228
755	158	...	...	...	...	...
1,660	70	1,587	...	18	1,605	26
55	12	...	...	79	79	...
1,070	86	1,294	...	...	1,294	...
458	98	227	...	27	254	...
...
20,484	237	7,836	136	...	7,972	109
4,023	36	3,690	...	...	3,690	...
31,220	4,635	17,484	136	219	17,839	1,368
14,31,144	36,683	10,73,266	136	4,951	10,78,353	45,185
10,50,911	66,983	8,24,800	1,265	6,633	8,32,698	32,607

Operations of Non-

Classification.	Loans due by			
	Individuals.	Of which overdue.	Banks and societies.	
1	8	9	10	
	Rs.	Rs.	Rs.	
CLASS I.—CREDIT.				
(a) Limited.				
Nagpur	10,07,620	2,020	15,912	
Wardha	4,066	845	...	
Balaghat	1,008	...	...
Jubbulpore	1,74,025	...	69,519	
Mandia	4,199	...	100	
Hoshangabad	3,261	20	466	
Betul	2,224	...	...
Nimar	11,555	404	...	
Narsinghpur	28,494	...	...
Chhindwara	1,401	...	...
Raipur	6,070	1,349	...	
Bilaspur	2,732	98	...	
Drug	733	...	...
Amraoti	7,400	...	5	
Akola	9,070	2,697	845	
Buldana	1,662	660	...	
Total Limited	12,65,529	8,093	86,847	
(b) Unlimited				
Wardha ... Wardha	754	..	4	
Balaghat ... Balaghat	669	...	23	
Jubbulpore ... Sihora	2,512	...	6,953	
Saugor ... Saugor	5,654	5,654	290	
Seoni ... Seoni	2,432	1,237	362	
Hoshangabad {	Hoshangabad	297	285	144
	Harda	1,635	1,454	518
Betul	2,561	1,353	924	
Narsinghpur ... ..	...	...	...
Chhindwara	19,271	2,139	259	
Raipur	2,011	...	657	
Total Unlimited	37,796	12,182	10,134	
Total Class I	13,03,325	20,275	96,981	
<i>Total previous year</i>	<i>9,50,534</i>	<i>12,242</i>	<i>1,05,633</i>	

MENT C.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members products.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary Societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
7,88,343	38,900	...	...	...	17,063	5,46,218
...	...	...	...	...	19	3,130
...	...	...	...	...	...	948
50,021	...	...	...	...	1,542	...
75	1,000	...	...	...	71	2,613
...	...	...	...	...	...	2,881
353	...	...	...	...	10	...
2,425	5,000	...	...	...	77	3,873
...	28,455	...	...	...	...	140
600	...	...	...	...	...	948
502	...	...	...	...	17	6,133
250	...	...	...	...	46	2,560
...	...	...	...	...	...	945
1,000	...	...	...	...	47	3,391
...	...	...	...	...	117	8,257
...	...	...	...	...	14	1,110
8,43,569	73,355	...	...	...	19,023	5,83,757
...	1,407	...	...	...	...	75
...	385	...	...	...	...	215
3,822	217	...	...	...	18	...
...	755	...	...	...	...	840
...	1,661	...	...	...	...	...
3	54	...	...	...	...	50
19	1,060	...	...	...	...	180
5	432	...	...	...	...	19
...
4	20,363	...	...	...	45	1,012
1	4,030	...	...	...	...	105
3,854	30,364	...	...	...	63	2,496
8,47,423	1,03,719	...	...	...	19,086	5,86,253
5,37,014	34,825	850	...	...	16,895	4,71,327

STATE

Operations of Non-

Classification.	Loans and deposits held at the end of the year from				
	Members.	Non-members.	Societies.	Provincial or Central Banks.	Government.
I	18	19	20	21	22
CLASS I.—CREDIT.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) <i>Limited.</i>					
Nagpur ...	51,874	3,27,963	...	24,400	...
Wardha ...	900	...	...	...	...
Balaghat ...	...	...	...	...	...
Jubbulpore ...	2,25,202	...	...	...	...
Mandla ...	75	...	500	1,000	...
Hoshangabad ...	...	...	200	...	...
Betul ...	1,560	...	500	...	...
Ninar ...	2,608	...	...	4,706	...
Narsinghpur ...	...	...	...	28,042	...
Chhindwara ...	...	600	...	...	...
Raipur ...	2	...	...	...	...
Bilaspur ...	25	...	...	...	...
Drug ...	...	...	...	...	...
Amraoti ...	3,450	...	...	...	...
Akola ...	...	1,000	...	...	...
Buldana ...	...	...	350	...	...
Total Limited ...	2,25,696	3,29,563	1,550	58,148	...
(b) <i>Unlimited.</i>					
Wardha ... Wardha ...	...	...	...	706	...
Balaghat ... Palaghat ...	...	...	...	460	...
Jubbulpore ... Sihora ...	239	8,126	...	438	...
Saugor ... Saugor ...	...	...	...	5,654	...
Seoni ... Seoni ...	2	...	...	2,430	...
Hoshangabad ... { Hoshangabad ...	10	...	...	267	...
... { Harda ...	207	...	...	1,248	...
Betul ...	14	...	...	2,513	...
Narsinghpur ...	...	...	...	...	...
Chhindwara ...	5	...	9	17,674	...
Raipur ...	48	...	...	1,529	...
Total Unlimited ...	525	8,126	9	32,919	...
Total Class I ...	2,26,221	3,37,689	1,559	91,067	...
<i>Total previous year</i> ...	<i>2,79,702</i>	<i>1,91,067</i>	<i>1,350</i>	<i>38,185</i>	...

MENT C.

Agricultural Societies—contd.

Reserve Fund.	Working capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
45,937	9,96,392	+ 58,252	5 to 10	4 to 7	9 to 9 $\frac{1}{2}$
...	4,039	+ 408	...	4	9 $\frac{1}{2}$ to 18 $\frac{1}{2}$
...	948	+ 65	...	...	9 $\frac{1}{2}$
7,208	2,32,410	+ 14,187	6 $\frac{1}{2}$	9	9 $\frac{1}{2}$
44	4,232	+ 153	...	6 to 6 $\frac{1}{2}$	9 $\frac{1}{2}$
...	3,081	+ 297	...	...	9 $\frac{1}{2}$
887	2,947	+ 176	5	5	9 $\frac{1}{2}$
75	11,262	+ 516	12	7	9 $\frac{1}{2}$
...	28,482	+ 38	...	6 $\frac{1}{2}$	7 $\frac{1}{2}$
...	1,548	+ 5	...	6	9
...	6,133	+ 694	...	6	9 $\frac{1}{2}$
22	2,607	+ 216	6 $\frac{1}{2}$	...	9 $\frac{1}{2}$
...	946	+ 39	...	...	12 $\frac{1}{2}$
23	6,864	+ 417	6 $\frac{1}{2}$	6	9 $\frac{1}{2}$
197	9,454	+ 859	6	6	9 $\frac{1}{2}$
...	1,760	+ 168	...	6	9 $\frac{1}{2}$
54,393	13,13,107	+ 76,490	...	...	...
17	798	+ 14	...	8 to 12	10 to 15
58	733	+ 34	...	10	12
828	9,701	+ 24	...	7 $\frac{1}{2}$ to 9	9
1,320	7,814	+ 158	...	9	12
372	2,804	+ 70	...	9	12
194	521	+ 18	...	10	12
598	2,233	+ 86	...	10	12
1,006	3,552	+ 115	...	9	12
...
1,050	19,750	+ 570	...	9	12 and 19
657	2,339	+ 22	...	9	10
6,170	50,245	+ 1,111	...	...	...
60,553	13,63,352	+ 77,601	...	...	...
47,374	10,29,505	+ 63,339	...	...	...

STATE
Operations of Non-

Classification.	Number of societies.	Number of members.	Loans made during			
			Individuals.			
			Cash.	Paper renewal.	Book adjustment.	Total.
1	2	3	4 (a)	4 (b)	4 (c)	4
CLASS II.—PURCHASE AND SALE.			Rs.	Rs.	Rs.	Rs.
(a) <i>Limited.</i>						
Nagpur—Nagpur	2	812	50,322	...	...	50,322
Saugor—Weavers' purchase and Sale Society	1	37	1,419	...	...	1,419
Narsinghpur	1	25	...	...	...	...
Chhindwara—High School Store	1	74	...	...	...	...
Amraoti	2	363	117	...	...	117
Amraoti	1	82	...	...	...	...
Amraoti	1	13	...	...	...	...
Akola	1	153	1,40,782	...	...	1,40,782
Akola	1	85	4,798	...	...	4,798
Buldana	1	316	6,803	...	...	6,803
Total Class II	12	1,950	2,04,241	..	...	2,04,241
<i>Total previous year</i>	<i>11</i>	<i>1,848</i>	<i>1,31,395</i>	<i>...</i>	<i>...</i>	<i>1,31,395</i>
CLASS IV.—PRODUCTION AND SALE.						
(a) <i>Limited.</i>						
Amraoti	1	36	...	...	...	...
(b) <i>Unlimited.</i>						
Nagpur—Gaoli	1	17	3,225	...	152	3,377
Total Class IV	2	53	3,225	...	152	3,377
<i>Total previous year</i>	<i>2</i>	<i>53</i>	<i>2,610</i>	<i>...</i>	<i>457</i>	<i>3,067</i>
CLASS VI.—OTHERS.—LIMITED.						
Nagpur	1	12	...	...	...	...
Nagpur	1	14	...	...	...	...
Chanda	1	25	369	...	...	369
Jubbulpore	1	27	...	...	...	...
Jubbulpore	1	26	...	...	...	...
Narsinghpur	1	13	16	...	...	16
Amraoti	1	17	6,200	...	2,139	8,339
Ellichpur	1	60	973	...	18	991
Daryapur	1	21	...	...	...	...
Akola	1	16	9,183	2,113	3,876	15,178
Buldana	1	16	17,787	...	...	17,787
Total Class VI	11	247	34,578	2,119	6,033	42,680
<i>Total previous year</i>	<i>6</i>	<i>126</i>	<i>43,824</i>	<i>...</i>	<i>4,483</i>	<i>48,307</i>
Total Class I to VI	95	18,387	16,64,636	2,255	11,561	16,81,442
<i>Total previous year</i>	<i>83</i>	<i>16,090</i>	<i>12,19,603</i>	<i>1,265</i>	<i>12,812</i>	<i>12,33,680</i>

MENT C.

Agricultural Societies—contd.

the year to	Receipts from loans and deposits repaid during the year by					
	Banks and societies.	Individuals.			Total.	Banks and societies.
		Cash.	Paper renewal.	Book adjustment.		
5	6 (a)	6 (b)	6 (c)	6	7	
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
957	14,009	...	...	14,009	518
1	1,645	...	...	1,645	5
7	...	...	...	...	...
...	
223	54	...	...	54	...
...	
...	
...	1,40,776	...	...	1,40,776	...
466	5,523	...	...	5,523	270
350	5,207	...	...	5,207	...
2,004	1,67,214	...	...	1,67,214	793
6,212	1,32,411	...	...	1,32,411	5,277
...	
3,314	2,802	...	152	2,954	2,550	
3,314	2,802	...	152	2,954	2,550	
...	2,576	...	66	2,642	...	
...	
...	
...	71	...	...	71	...
60	...	...	...	...	23
...	
57	16	...	...	16	...
166	3,093	...	...	3,093	965
4,909	265	...	...	265	3,155
374	...	...	...	...	71
3,477	3,100	2,119	736	5,955	2,922	
24,119	2,815	...	...	2,815	22,251
37,162	9,360	2,119	736	12,215	29,387	
14,300	6,535	...	617	7,152	13,889	
79,163	12,52,642	2,255	5,839	12,60,736	78,115	
87,495	9,66,322	1,265	7,316	9,74,903	51,973	

STATE

Operations of Non

Classification.	Loans due by		
	Individuals.	Of which over due.	Banks and societies.
1	8	9	10
CLASS II.—PURCHASE AND SALE.	Rs.	Rs.	Rs.
(a) <i>Limited.</i>			
Nagpur—Nagpur ..	36,313	...	439
Saugor—Weavers, Purchase and Sale Society ...	894	894	70
Narsinghpur ...	...	...	7
Chhindwara—High School Store ...	...	...	...
Amraoti ... { Amraoti ...	63	...	223
... { Morsi ...	...	...	...
... { Pathrot ...	...	...	...
Akola { Akola-Basim—Industrial Weavers' Association.	1,705	148	...
... { Normal School Store ...	143	...	201
Buldana ...	5,996	714	357
Total Class II ...	45,114	1,756	1,297
<i>Total previous year</i> ...	<i>8,087</i>	...	<i>86</i>
CLASS IV.—PRODUCTION AND SALE.			
(a) <i>Limited.</i>			
Amraoti ...	...	...	...
(b) <i>Unlimited.</i>			
Nagpur—Gaoli ...	3,472	...	764
Total Class IV ...	3,472	...	764
<i>Total previous year</i> ...	<i>3,049</i>	...	...
CLASS VI.—OTHERS.—LIMITED.			
{ Government Clerks' Co-operative Housing	...	...	...
Nagpur { Society ...	...	...	...
Chanda—Sindewahi Agriculture Farm Servants' Co-operative Thrift Society.	298	...	...
Jubbulpore { Jarwahi Adult School Society ...	...	...	37
... { Magarmoha Adult School Society ...	...	...	...
Narsinghpur—Vyankatesh Kandeli Thrift Society ...	...	...	57
Amraoti—Government Official Co-operative Housing Society.	29,616	...	16
Ellichpur Thrift and Saving Society ...	816	106	2,982
Daryapur—Thrift and Saving Society ...	...	...	303
Akola—Co-operative Housing Society ...	57,306	2,905	555
Buldana—Khamgaon Co-operative Housing Society	34,708	...	6,148
Total Class VI ...	1,22,814	3,011	10,098
<i>Total previous year</i> ...	<i>92,309</i>	<i>2,403</i>	<i>2,323</i>
Total Class I to VI ...	14,74,745	25,042	1,09,140
<i>Total previous year</i> ...	<i>10,54,039</i>	<i>14,645</i>	<i>1,08,092</i>

MENT C.

Agricultural Societies—contd.

Loans and deposits received during the year from			Sale of goods to members.	Purchase of members' products.	Cost of management.	Share capital paid up.
Individuals.	Central Banks.	Primary Societies.				
11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
...	...	...	29,266	...	17,843	7,004
1,069	...	...	1,629	2,098	59	822
18	...	...	805	...	...	76
...	...	...	1,008	...	36	135
...	...	...	2,439	...	1	1,276
1,882	...	...	2,117	...	50	167
...
92,288	...	...	1,07,465	...	2,105	10,000
5,192	...	...	5,900	...	94	785
9,807	...	...	14,422	...	795	6,533
1,10,276	...	...	1,65,051	2,018	20,983	26,798
4,68,929	1,000	...	1,59,200	3,039	15,191	26,068
...	30	...	...	...	74	11,861
...	...	...	...	...	502	2,689
...	...	...	...	...	576	14,550
...	237	...	3,174	...	1,400	11,859
...
...
337	...	...	...	...	...	...
...
...
68	...	...	...	...	...	...
...	7,015	...	...	...	23	4,140
2,342	...	...	...	...	15	...
291	...	...	...	...	...	...
7,778	8,241	...	...	...	18	15,300
20,800	2,920	...	...	...	59	9,200
31,616	18,176	...	...	...	115	28,640
3,756	31,076	1,700	...	...	163	22,060
9,89,315	1,21,895	...	1,62,051	2,098	40,760	6,56,241
10,09,698	67,133	2,550	1,62,374	3,039	33,649	5,31,314

STATE
Operations of Non-

Classification.	Loans and deposits held at the end of the year from				
	Mem- bers.	Non- mem- bers.	Socie- ties.	Pro- vincial or Central Banks.	Govern- ment.
1	18	19	20	21	22
CLASS II.—PURCHASE AND SALE.					
(a) <i>Limited.</i>					
Nagpur—Nagpur	Rs. ...	Rs. 85,556	Rs. ...	Rs. ...	Rs. ...
Saugor—Weavers' Purchase and Sale Society.	2,940	...	...	...	...
Narsinghpur	...	...	...	...	...
Chhindwara—High School Store	...	...	...	...	...
Amraoti ... { Amraoti	13	...	...	...	...
... { Morsi	...	253	...	...	...
... { Pathrot	...	...	...	...	...
Akola ... { Akola-Basim—Industrial Weavers' Association.	1,062	2,285	...	...	...
... { Normal School Store	2	1,076	...	...	...
Buldana	5	651	...	...	...
Total Class II	4,022	89,821	...	...	...
Total previous year	5,053	1,79,808	...	74	...
CLASS IV.—PRODUCTION AND SALE.					
(a) <i>Limited.</i>					
Amraoti	2,281	...	...	207	...
(b) <i>Unlimited.</i>					
Nagpur—Gaoli	...	...	...	...	...
Total Class IV	2,281	...	...	207	...
Total previous year	2,281	...	...	1,857	...
CLASS VI.—OTHERS.—LIMITED.					
Nagpur ... { Government Clerks' Co-operative Housing Society.	...	...	...	...	...
... { Premier Co-operative Housing Society	...	...	...	...	...
Chanda—Sindewahi Agriculture Farm Servants' Co-operative Thrift Society.	337	...	...	...	...
Jubbulpore— { Jarwahi Adult School Society.	...	...	...	...	...
... { Magarmoha Adult School Society	...	...	...	...	...
Narsinghpur—Vyankatesh Kandeli Thrift Society.	68	...	...	...	...
Amraoti—Government Official Co-operative Housing Society.	...	...	...	25,286	...
Ellichpur Thrift and Saving Society	3,644	...	...	...	...
Daryapur—Thrift and Saving Society	291	...	...	...	...
Akola—Co-operative Housing Society	700	6,328	...	36,716	...
Buldana—Khamgaon Co-operative Housing Society.	11,000	10,000	22	9,603	...
Total Class VI	16,040	16,328	22	71,605	...
Total previous year	2,470	1,200	200	69,093	...
Total Class I to VI	3,08,564	4,43,838	1,581	1,62,879	...
Total previous year	2,89,506	3,72,075	1,550	1,09,209	...

MENT C.

Agricultural Societies--concl'd.

Reserve fund.	Working Capital.	Profit and loss for the year.	Usual dividend paid on shares.	Most usual rate of interest.	
				On borrowings.	On lendings.
23	24	25	26	27	28
Rs.	Rs.	Rs.	Per cent.	Per cent.	Per cent.
10,561	1,03,122	+ 634	6	5	...
...	3,762	- 421	...	6	12
20	96	+ 62	12	...	...
37	172	+ 97	...	...	...
554	1,813	+ 141	6½	...	...
148	568	+ 80	12	...	...
...
18,625	31,972	+ 5,514	13 to 16	6 to 9	6
408	2,271	+ 497	12	...	...
3,532	10,721	+ 582	9	9 to 13½	12
33,886	1,54,527	+ 7,188	...	...	...
29,758	2,40,761	+ 17,000	...	...	...
10	14,359	- 103	...	7½	...
2,075	4,764	+ 228	...	...	9
2,085	19,123	+ 125	...	...	...
1,768	17,765	- 2,417	...	...	...
...
...
...	337	...	...	6	12
...
...	68	+ 10	...	...	9
128	29,554	+ 369	5	7	...
...	3,644	+ 157	...	...	4½ to 7½
...	291	+ 29	...	...	3½ to 7
1,015	60,059	+ 1,341	6	5 to 7	...
80	39,605	+ 685	5	3½ to 7	...
1,223	1,33,858	+ 2,591	...	...	...
676	95,690	+ 1,747	...	...	...
97,757	16,70,860	+ 87,505	...	...	...
80,076	13,83,730	+ 82,086	...	...	...

STATE
Operations

District.	Number of unions.	Number of societies affiliated to unions in column 2.	Total number of individual members in societies affiliated.
1	2	3	4
The Co-operative Federation of Central Provinces and Berar, Limited.	1	4,020	59,808
<i>Total previous year</i> ...	1	3,855	57,773
The Jubbulpore and Nerbudda Divisions Co-operative Institute, Limited.	1	12	...
The Berar Co-operative Institute, Limited	1	770	...
The Chhattisgarh Co-operative Institute, Limited	1	3	...
The Nagpur Division Co-operative Institute, Limited	1	4	...
Total Co-operative Institutes ...	4	789	...
<i>Total previous year</i> ..	3	655	.
CIRCLE UNIONS OF PRIMARY SOCIETIES.			
Damoh	4	6	34
Chhindwara	1	3	56
Total Circle Unions of Central Provinces ...	5	9	140
Akola	10	56	1,020
Total Circle Unions of Berar ..	10	56	1,020
Total Circle Unions of Central Provinces and Berar ...	15	65	1,160
<i>Total previous year</i> ...	15	65	1,369

MENT D.
of Unions.

Total working capital of affiliated societies.	Expenditure in the year.	Percentage of column 6 on column 5 (one place of decimal).	Number of supervising staff maintained by unions.	Remarks.
5	6	7	8	9
Rs. 4,12,25,324	Rs. 2,98,898	0·7	305	
3,88,90,645	3,10,589	0·8	337	
...	18,188	...	16	
...	93,723	...	64	
...	12,601	...	23	
...	
...	1,24,512	...	103	
...	59,390	...	29	
20,494	...	...	...
9,957	...	...	...
30,451	...	...	...
12,20,258	...	...	...
12,20,258	...	..	..
12,50,709	...	...	...
11,38,425	...	...	...

STATE

Central Banks—Receipts

Re

Name of Central Banks.	Share receipts.	Receipts by loans and deposits from				Investment withdrawn.
		Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	
1	2	3	4	5 (a)	5	6
I	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK ...	120	74,87,470	75,88,115	91,509	..	25,41,761
II						
(b) CENTRAL BANKS.						
District.						
Central Banks.						
Nagpur ... Nagpur ...	2,975	1,77,571	5,073	15,360	...	5,421
Bhandara ... Bhandara ...	1,485	1,39,147	...	6,647	...	12,500
Chanda ... { Brahmपुरi ...	2,005	79,010	...	8,732	...	2,367
Warora ...	534	84,021	12,040	5,714	...	5,373
Wardha ... Wardha ...	6,400	2,79,192	1,25,616	7,279	...	1,42,529
Balaghat ... Balaghat ...	609	1,33,781	...	37,795	3,114	46,337
Jubbulpore ... { Jubbulpore ...	1,420	4,19,954	80,538	13,418	..	2,500
Sihora ...	625	98,846	5,00,687	23,477	290	32,317
Murwara ...	1,300	72,295	1,35,748	11,600	...	...
Saugor ... Saugor ...	510	75,311	14,220	10,338	...	8,114
Damoh ... Damoh ...	510	99,016	40,510	9,555	...	31,902
Mandla ... Mandla ...	1,725	1,13,236	20,605	6,322	...	2,472
Seoni ... Seoni ...	1,130	3,03,639	12,112	10,453	..	31,517
Hoshangabad { Hoshangabad ...	1,020	2,11,264	29,391	7,942	...	40,365
Harda ...	865	1,18,569	5,017	7,507	...	8,783
Sohagpur ...	2,350	80,968	58,008	12,753	...	10,352
Betul ... Betul ...	2,595	2,96,698	...	21,991	..	1,53,975
Nimar ... Nimar ...	950	1,11,429	...	14,523	...	2,537
Narsinghpur ... Narsinghpur ...	5,132	1,77,042	1,24,270	19,610	...	26,092
Chhindwara ... Chhindwara ...	695	2,27,263	...	13,609	...	21,492
Raipur ... Raipur ...	4,388	2,21,180	82,164	38,165	...	34,309
Bilaspur ... Bilaspur ...	3,111	3,16,202	95,330	14,295	...	26,467
Drug ... Drug ...	2,054	43,224	41,268	22,865	...	13,183
Total Central Provinces ...	44,388	39,07,958	13,82,597	3,40,010	3,404	6,60,604
Amraoti { Amraoti ...	4,715	28,35,827	5,67,435	47,318	...	12,271
Ellichpur ...	2,470	2,02,183	1,63,733	9,108	...	3,007
Marsi ...	5,715	4,17,623	5,02,829	3,56,244	...	27,439
Daryapur ...	10,240	3,83,313	69,752	8,649	...	41,273
Yeotmal { Yeotmal ...	8,094	9,49,092	7,70,935	32,254	...	9,507
Pusad ...	562	87	6,039	1,285	...	...
Akola { Akola ...	2,265	17,21,562	6,38,126	74,288	...	7,718
Buldana ...	5,035	3,14,607	1,74,616	14,799	...	...
Khamgaon ...	1,770	5,32,525	1,53,825	17,604	...	31,150
Mehkar ...	4,655	4,10,303	1,63,691	20,507	...	1
Malkapur ...	1,225	2,13,821	84,729	8,256	...	775
Total for Berar ...	46,676	79,86,003	32,94,860	5,90,312	...	1,33,144
Total for Central Provinces and Berar.	91,064	1,18,93,961	46,77,457	5,30,322	3,404	7,93,748

MENT G.

and Disbursements.

Receipts.

		Loans and deposits received from				
Individual members.	Provincial and Central Banks.	Societies.				
		Cash.	Paper renewal.	Book adjustment.	Total.	
7	8	9 (a)	9 (b)	9 (c)	9	
P.	Rs. 2,230	Rs. 27,60,128	Rs. 59,232	Rs. ...	Rs. 6,951	Rs. 66,183
N.	1,832	2,32,270	1,66,036	5,015	22,778	1,93,829
B.	1,478	37,012	66,817	970	16,840	84,627
Br.	282	46,868	1,12,019	6,540	6,424	1,24,983
W.	2,974	70,523	49,324	...	5,046	54,370
Wr.	374	3,11,580	2,33,650	796	1,309	2,36,955
B.	7,945	70,496	53,984	...	45,059	99,043
J.	1,494	1,22,878	90,275	...	5,254	95,529
S.	2,347	...	1,15,460	...	16,947	1,35,437
M.	602	...	56,248	26,518	3,349	86,115
S.	1,362	91,093	7,390	...	16,957	24,347
D.	388	1,20,695	6,795	...	3,038	9,833
M.	1,443	10,944	27,413	...	814	28,227
S.	16,932	4,330	32,011	...	2,957	34,968
H.	8,166	12,951	41,478	60,935	10,590	1,13,003
Hr.	473	11,369	43,777	...	2,094	45,871
S.	3,972	...	32,980	50,209	3,977	87,166
B.	7,334	...	61,196	...	42,093	1,03,289
N.	353	2,41,258	1,14,102	...	2,035	1,16,137
Nr.	3,413	27,930	93,314	82,259	18,366	1,93,939
C.	16,974	59,722	51,170	8,315	2,867	62,352
R.	518	1,92,579	1,56,656	...	20,970	1,77,626
B.	1,006	1,56,821	2,07,376	...	7,916	2,15,292
D.	41,983	66,958	1,04,173	...	6,445	1,10,618
	1,26,645	18,89,177	19,23,974	2,41,557	2,67,125	24,32,656
A.	15,081	4,49,970	4,44,767	...	18,926	4,63,693
E.	6,133	1,17,811	97,681	9,348	7,696	1,14,725
M.	13,500	...	2,91,398	...	61,279	3,52,677
D.	5,976	47,662	1,00,370	81,477	11,355	1,93,202
Y.	53,535	2,53,673	4,57,709	...	2,892	4,60,601
P.	47	9,002	5,629	...	85	5,714
A.	23,294	1,76,329	2,16,399	...	15,022	2,31,421
B.	15,214	73,671	68,921	...	4,329	73,250
K.	34,106	31,940	93,637	...	16,872	1,10,509
M.	4,561	1,52,955	1,53,109	...	13,774	1,66,883
Ml.	664	3,296	57,080	...	3,242	61,222
	1,71,111	11,73,648	19,87,600	90,825	1,55,472	22,33,897
	2,97,756	30,67,825	39,11,574	3,32,382	4,22,597	46,66,553

STATE
Central Banks—Receipts

Receipts—concl'd.

Name of Central Banks.	Income realized.				Opening balance.	Grand total including the opening balance (columns 2 to 9, 13 and 14).
	Interest received.	Sale of goods to members.	Other items.	Total income of the year (columns 10 to 12).		
I	10	11	12	13	14	15
I	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK ...	5,22,860	...	60,969	5,83,838	90,974	2,12,12,328
II						
(b) CENTRAL BANKS.						
District. Central Banks.						
Nagpur ... Nagpur ...	48,234	...	18,120	66,354	1,505	7,02,190
Bhandara ... Bhandara ...	23,950	...	1,777	25,727	2,957	3,11,580
Chanda ... { Brahmapur ...	18,916	...	1,036	19,952	2,677	2,86,876
... { Warora ...	11,452	...	13	11,465	978	2,48,022
Wardha ... Wardha ...	29,060	...	3,349	32,409	13,408	11,54,842
Balaghat ... Balaghat ...	29,022	...	14,419	43,441	5,994	4,48,555
Jubbulpore ... { Jubbulpore ...	39,061	...	24	39,085	874	7,76,790
... { Sihora ...	85,374	...	6,865	92,239	5,483	8,91,748
... { Murwara ...	23,470	...	31	23,501	3,544	3,34,705
Saugor ... Saugor ...	18,321	...	210	18,531	1,468	3,46,194
Damoh ... Damoh ...	25,980	...	804	26,784	4,115	3,43,308
Mandla ... Mandla ...	16,546	...	55	16,601	435	2,02,010
Seoni ... Seoni ...	18,453	...	1,964	20,417	14,686	4,50,184
Hoshangabad... { Hoshangabad ...	36,886	...	353	37,239	7,995	4,98,736
... { Harda ...	12,817	...	437	13,254	6,774	2,18,482
... { Sohagpur ...	25,745	...	949	26,694	806	2,83,049
Betul ... Betul ...	44,584	...	3,748	48,332	18,914	6,53,128
Nimar ... Nimar ...	17,691	...	42	17,733	12,635	5,17,555
Narsinghpur ... Narsinghpur ...	44,618	...	1,673	46,291	4,682	6,28,431
Chhindwara ... Chhindwara ...	24,174	...	4,076	28,250	8,707	4,39,064
Raipur ... Raipur ...	27,938	...	6,768	34,706	17,340	8,02,975
Bilaspur ... Bilaspur ...	31,206	...	2,186	33,392	4,710	8,66,626
Drug ... Drug ...	14,731	...	2,307	17,038	4,205	3,66,396
Total Central Provinces ...	6,67,929	...	71,186	7,39,115	1,44,892	1,16,71,446
Amraoti ... { Amraoti ...	2,27,952	...	1,993	2,29,945	37,973	46,64,231
... { Ellichpur ...	31,179	...	3,486	34,665	6,440	6,50,275
... { Morsi ...	8,940	...	1,506	10,446	4,647	17,41,120
... { Daryapur ...	33,063	...	1,386	34,449	2,566	8,02,182
Yeotmal ... Yeotmal ...	1,27,461	...	1,457	1,28,918	5,855	26,70,563
Akola ... { Pusad ...	889	...	...	889	3,401	26,826
... { Akola ...	2,06,863	...	7,457	2,14,320	4,188	30,93,511
Buldana ... { Buldana ...	41,600	...	632	42,232	4,729	7,18,243
... { Khamgaon ...	1,09,753	...	9	1,09,762	13,168	10,16,359
... { Mehkar ...	58,645	...	4,319	62,964	13,509	8,62,369
... { Malkapur ...	44,292	...	584	44,876	584	4,19,558
Total for Berar ...	9,40,637	...	22,889	9,63,526	97,060	1,66,95,237
Total for Central Provinces and Berar.	16,08,566	...	94,075	17,02,641	2,41,952	2,83,66,683

MENT G.

and Disbursements.

Disbursements.

Share capital withdrawn.	Loans and deposits repaid to				Investment.
	Members and non-members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	
16	17	18	19	19 (a)	20
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
5,230	74,62,654	72,80,498	99,598	...	27,05,941
N. 7,685	2,06,417	5,073	22,001	...	7,708
B. 4,165	1,22,572	...	16,376	...	17,788
Br. 1,123	51,502	1,077	5,331	...	17,725
W. 451	1,04,002	12,040	2,912	...	8,524
Wr. 1,265	2,45,577	1,25,616	3,921	...	1,62,675
B. 13,269	1,79,097	...	43,806	2,224	37,450
J. 1,865	3,61,999	1,09,311	9,643	...	35,708
S. 1,230	98,096	5,27,217	15,767	311	47,421
M. 557	46,479	1,45,516	8,830	...	2,283
S. 2,700	79,181	19,307	9,167	...	7,998
D. 650	1,15,653	32,605	10,831	...	17,344
M. 1,120	1,10,553	4,566	2,862	...	5,016
S. 220	3,11,635	...	6,350	...	28,398
H. 1,325	2,39,958	29,391	5,738	...	6,735
Hr. 2,403	1,18,928	2,000	3,283	...	16,999
S. 500	55,291	29,657	6,168	...	33,509
B. 5,540	2,70,444	175	3,984	...	1,84,538
N. 420	1,09,396	...	9,518	...	29,611
Nr. 1,181	1,63,152	67,153	16,070	...	27,175
C. 1,725	1,94,311	...	7,391	...	44,331
R. 6,165	2,20,974	74,760	42,647	...	8,324
B. 2,890	2,75,698	88,069	9,887	...	27,725
D. 7,001	36,084	15,032	24,433	...	14,507
65,454	37,16,999	12,88,565	3,21,916	2,535	7,89,492
A. 5,780	27,37,723	5,17,903	19,456	...	1,62,518
E. 3,800	2,12,567	1,16,612	11,915	...	12,331
M. 2,195	3,90,221	2,97,684	3,38,656	...	4,431
D. 4,870	3,49,354	70,508	6,036	...	47,371
Y. 3,010	7,90,396	7,86,650	11,480	...	1,96,801
P. ...	89	...	864	...	729
A. 5,490	15,87,766	7,09,101	55,846	...	10,775
B. 3,090	1,36,243	2,16,732	6,785	...	22,751
K. 1,661	5,08,560	1,49,004	25,368	...	40,839
M. 13,820	2,53,429	2,72,168	11,121	...	40,670
MI. 695	1,11,226	1,05,131	921	...	18,652
45,311	72,07,557	32,41,493	4,88,448	...	5,97,868
1,10,765	1,09,24,556	45,30,058	8,10,364	2,535	13,87,360

STATE
Central Banks—Receipts
Disburse

Name of Central Banks.	Loans to					
	Individual members.	Provincial and Central Banks.	Societies.			
			Cash.	Paper renewal.	Book adjustment.	Total.
I	21	22	23 (a)	23 (b)	23 (c)	23
I	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK.	15,558	29,41,291	58,975		4,922	63,897
II						
(b) CENTRAL BANKS.						
District. Central Banks.						
Nagpur ... Nagpur ...	1,732	2,32,481	1,30,516	5,015	34,743	1,70,274
Bhandara ... Bhandara ...	1,463	37,393	70,802	970	10,654	81,426
Chanda ... { Brahmapuri ...	15	57,002	1,05,886	6,540	22,108	1,34,534
Wardha ... { Warora ...	3,820	52,816	38,276	...	13,441	51,717
Balaghat ... { Wardha ...	259	3,02,888	2,52,088	796	23,010	2,76,794
Jubbulpore ... { Balaghat ...	9,215	54,158	19,640	...	38,336	57,976
... { Jubbulpore ...	1,392	93,756	77,476	...	41,536	1,19,012
... { Sihora ...	1,958	...	13,830	...	85,091	98,922
... { Murwara ...	703	...	47,118	26,518	30,239	1,04,075
Saugor ... Saugor ...	1,761	75,877	5,589	...	27,976	33,565
Damoh ... Damoh ...	494	1,07,474	7,039	...	17,852	24,891
Mandla ... Mandla ...	774	10,022	21,859	...	20,486	42,345
Seoni ... Seoni ...	17,500	11,772	26,842	...	21,581	48,123
Hoshangabad { Hoshangabad ...	6,938	36,420	31,903	60,934	38,244	1,31,082
... { Harda ...	599	3,073	47,748	...	11,692	59,440
... { Sohagpur ...	4,349	23	47,562	50,209	30,585	1,28,356
Betul ... Betul ...	4,132	...	29,120	...	48,551	77,671
Nimar ... Nimar ...	1,007	2,51,553	76,495	...	15,521	92,016
Narsinghpur ... Narsinghpur ...	3,523	9,224	1,59,904	82,259	55,718	2,07,881
Chhindwara ... Chhindwara ...	18,924	56,688	45,428	8,315	19,341	74,084
Raipur ... Raipur ...	730	1,07,408	2,30,164	...	25,363	2,55,527
Bilaspur ... Bilaspur ...	1,202	1,67,698	2,20,769	...	30,165	2,50,934
Drug ... Drug ...	44,979	52,875	1,46,824	...	13,387	1,60,211
Total Central Provinces ...	1,27,469	17,20,701	18,54,978	2,41,557	6,75,621	27,72,156
Amraoti { Amraoti ...	35,848	3,56,108	4,15,216	...	2,02,211	6,17,427
... { Ellichpur ...	5,975	1,17,683	1,01,156	9,348	31,336	1,42,040
... { Morsi ...	22,249	564	4,95,807	...	61,279	5,57,086
... { Daryapur ...	8,757	60,494	1,03,687	81,477	39,750	2,24,914
Yeotmal { Yeotmal ...	2,079	3,43,334	3,17,192	...	1,16,987	4,34,179
... { Pusad ...	55	6,556	16,025	...	1,080	17,111
Akola { Akola ...	31,720	1,82,015	1,24,198	...	1,90,080	3,11,278
... { Buldana ...	15,597	88,141	43,195	...	45,213	88,408
... { Khamgaon ...	37,527	33,101	51,180	...	94,518	1,45,998
... { Mehkar ...	4,295	18,958	1,14,885	...	69,613	1,84,428
... { Malkapur ...	2,657	3,618	56,186	...	54,367	1,10,553
Total for Berar ...	1,66,759	12,09,872	18,39,227	90,825	9,06,440	28,36,492
Total for Central Provinces and Berar.	2,94,228	29,30,573	36,94,205	3,32,382	15,82,061	56,08,648

MENT G.

and Disbursements.
ments—concl'd.

Expenditure.						Closing balance.	Grand total disbursements including closing balance (columns 16 to 23, 29 and 30).
Interest paid on loans and deposits.	Dividend and bonus paid.	Stock bought.	Establishment and contingencies.	Other items.	Total expenditure (columns 24 to 28).		
24	25	26	27	28	29	30	31
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
4,51,462	37,386	10	32,983	47,186	5,69,027	68,434	2,12,12,328
N. 30,340	4,769	93	11,852	1,041	48,095	721	7,02,190
B. 10,990	2,116	39	5,613	8,604	27,362	2,015	3,11,580
Br. 8,872	2,771	63	3,841	...	15,499	3,066	2,86,876
W. 7,758	1,020	...	2,067	26	10,871	869	2,48,022
Wr. 15,099	4,417	312	4,701	6,416	30,945	4,902	11,54,842
B. 16,089	3,469	5,703	4,210	17,981	47,452	3,908	4,48,555
l. 25,647	3,964	91	6,963	1,274	37,939	6,165	7,76,790
S. 51,593	...	1,577	8,083	15,559	78,822	22,014	8,91,744
M. 13,668	...	...	4,803	...	18,471	7,791	3,34,705
S. 11,025	263	4	3,309	312	14,013	1,725	2,46,101
D. 17,338	162	6,847	3,310	704	28,361	5,005	3,43,308
M. 8,364	571	4,082	4,750	793	18,560	6,102	2,02,010
S. 11,050	1,755	99	5,072	825	18,801	6,085	4,50,184
H. 20,802	2,957	58	5,629	2,805	32,251	8,808	4,98,736
Hr. 7,117	...	31	3,321	46	10,515	1,242	2,18,482
S. 13,679	1,810	959	5,184	2,071	23,801	1,393	2,83,049
B. 25,792	5,616	291	7,112	13,722	52,523	19,111	6,53,128
N. 8,092	3,784	106	6,415	684	19,081	4,953	5,17,555
Nr. 25,044	4,104	2,186	5,558	3,361	40,356	2,684	6,28,431
C. 19,184	1,214	...	5,122	3,266	28,986	12,324	4,39,064
R. 14,879	3,498	26,753	7,116	7,526	50,772	26,668	8,02,975
B. 17,912	3,451	1,579	9,033	698	32,673	0,850	8,66,626
D. 3,534	2,820	..	3,592	444	10,390	884	3,66,396
3,85,868	54,571	50,873	1,26,998	88,161	7,06,471	1,59,688	1,16,71,446
A. 1,51,095	9,443	7,316	17,543	13,237	1,08,635	12,833	46,64,231
E. 20,908	1,816	184	3,494	3,425	29,915	7,437	6,60,275
M. 42,088	411	32,062	4,571	3,412	83,441	4,587	17,41,120
D. 10,808	2,393	1,633	3,298	1,344	28,475	1,403	8,02,182
Y. 78,704	5,281	..	4,437	4,232	92,654	10,980	26,70,563
P. 69	724	..	211	..	1,004	418	26,836
A. 1,58,914	232	4,557	17,857	13,134	1,94,624	1,826	30,93,511
B. 24,548	3,894	152	3,329	17	31,940	7,376	7,18,243
K. 53,509	...	22,870	6,167	4,144	85,690	7,611	10,56,359
M. 27,996	6,158	7,884	5,418	..	47,456	15,954	8,62,369
MI. 28,115	..	127	2,631	1,532	37,705	3,400	4,19,558
6,07,045	30,352	76,784	68,956	44,475	8,27,612	73,825	1,66,95,237
9,92,913	84,913	1,27,657	1,95,954	1,32,636	15,34,081	2,33,513	2,83,66,683

STATE
Central Banks

Name of Central Banks.		Assets.				
		Cash in hand and Banks.	Market value of investments.	Loans due by members (individuals).	Loans due by Banks and Societies.	Interest accrued to the Bank.
I		2	3	4	5	6
I (a) PROVINCIAL BANK		Rs.	Rs.	Rs.	Rs.	Rs.
II (b) CENTRAL BANKS.						
District.	Central Banks.					
Nagpur	Nagpur	724	1,71,655	218	4,89,217	9,125
Bhandara	Bhandara	2,035	91,065	327	1,93,556	9,434
Chanda	{ Brahmपुरi	3,066	73,803	201	1,70,996	2,680
	{ Warora	869	74,671	1,061	1,51,028	3,249
Wardha	Wardha	4,502	1,46,980	20	2,86,276	7,425
Balaghat	Balaghat	7,508	1,80,631	3,559	3,91,684	6,273
Jubbulpore	{ Jubbulpore	6,165	1,71,103	2,002	4,40,368	5,911
	{ Sihora	22,014	2,79,435	701	7,65,633	9,506
	{ Murwara	7,751	56,104	420	2,31,814	1,003
Saugor	Saugor	1,725	1,00,704	552	2,29,745	6,007
Damoh	Damoh	5,005	1,00,356	245	2,78,742	15,973
Mandla	Mandla	6,192	47,976	258	1,78,835	964
Seoni	Seoni	6,985	57,384	9,762	1,87,618	3,231
Hoshangabad	{ Hoshangabad	8,898	2,02,758	519	3,77,251	20,727
	{ Harda	1,242	1,15,267	279	1,41,082	3,097
	{ Sohagpur	4,393	1,30,607	1,647	3,01,269	4,509
Betul	Betul	19,111	3,31,682	1,304	3,47,401	...
Nimar	Nimar	4,953	1,20,762	1,326	2,71,353	4,049
Narsinghpur	Narsinghpur	2,684	1,60,839	154	4,87,385	2,604
Chhindwara	Chhindwara	12,624	1,71,098	7,354	3,73,378	45,505
Raipur	Raipur	26,568	1,32,211	395	3,15,288	8,410
Bilaspur	Bilaspur	9,850	1,11,922	1,376	1,05,803	8,556
Drug	Drug	884	85,749	240	1,65,008	15,417
Total Central Provinces		1,59,663	31,14,822	53,970	74,91,731	1,93,666
Amraoti	{ Amraoti	12,813	15,44,612	31,414	21,80,623	42,151
	{ Ellichpur	7,437	1,35,922	297	3,07,370	931
	{ Morsi	4,587	3,12,331	11,377	5,99,387	4,782
Yeotmal	{ Daryapur	1,403	1,34,110	5,514	3,37,555	4,024
	{ Yeotmal	10,950	6,44,088	362	11,70,383	18,666
	{ Pusad	418	1,533	8	17,694	...
Akola	Akola	1,826	10,46,584	18,952	22,01,374	26,622
Buldana	{ Buldana	7,376	1,28,631	607	4,44,720	16,119
	{ Khamgaon	7,611	2,85,572	6,927	7,31,413	18,952
	{ Meh-ar	15,954	2,60,545	2,206	5,97,817	10,211
	{ Ma'kapur	3,400	1,20,147	2,256	5,00,785	5,682
Total Berar		73,825	46,15,057	79,920	91,39,151	1,48,110
Total for Central Banks		2,33,513	77,29,879	1,13,890	1,63,40,882	3,41,806

MENT H.

Balance Sheet.

			Liabilities.		
Present value of stock in hand.	Other items.	Total.	Loans and deposits from non-members and from members in individual capacity.	Loans and deposits from Provincial and Central Banks.	Loans and deposits from Societies.
7	8	9	10	11	12
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
42,247	...	1,08,62,555	33,96,382	61,03,839	98,523
N. 21,039	...	6,91,978	4,16,039	...	74,085
B. 5,785	...	3,02,202	1,49,548	...	43,698
Br. 4,601	...	2,55,437	1,30,069	...	37,897
W. 278	...	2,31,156	1,22,919	...	36,811
Wr. 1,400	...	4,47,003	2,90,306	...	39,625
B. 10,430	...	5,96,525	1,23,410	30	1,29,733
J.	6,25,611	4,25,615	16,712	81,547
S. 17,261	...	10,94,550	3,02,877	2,99,404	2,30,111
M. 14,984	...	3,12,116	1,16,500	98,861	40,774
S. 1,694	...	3,40,427	1,54,108	...	60,156
D. 6,843	...	4,07,164	2,11,503	8,385	57,408
M. 9,209	...	2,43,434	1,22,225	41,774	27,340
S.	2,64,980	1,43,947	12,112	34,643
H. 8,783	...	6,18,936	3,36,309	...	94,291
Hr. 740	...	2,62,607	1,14,833	3,017	53,883
S. 12,800	...	4,52,225	98,398	1,30,040	1,07,534
B. 2,832	...	7,02,330	3,31,376	10,000	1,38,942
N. 541	...	4,02,994	1,35,685	...	64,479
Nr. 2,381	...	6,56,048	2,95,103	1,16,362	88,654
C. 406	...	6,10,375	3,25,831	...	98,225
R. 38,157	...	5,41,138	2,82,968	18,914	66,931
B. 20,700	...	5,58,207	3,66,528	12,831	48,275
D. 12,056	...	2,79,444	33,383	26,236	40,065
1,93,010	...	1,08,96,587	50,29,540	7,94,768	16,95,107
A. 84,576	...	38,96,209	28,23,468	49,532	3,00,699
E. 1,200	...	4,53,157	2,36,453	73,196	49,008
M. 43,718	...	9,76,234	4,89,528	2,47,566	1,05,646
D. 3,154	...	4,85,790	3,40,381	8,714	42,302
Y. 24,417	...	18,69,796	13,13,009	12,897	2,24,514
P.	19,653	...	6,039	1,541
A. 27,441	...	33,22,799	22,97,593	34,125	4,18,513
B. 4,944	...	6,02,397	3,90,436	9,073	65,411
K. 58,203	...	11,58,678	6,38,080	1,64,348	1,03,511
M. 30,710	...	9,17,473	4,52,343	49,857	1,65,979
MI. 800	...	6,33,070	4,13,700	51,357	66,638
2,79,163	...	1,43,35,256	93,94,991	7,06,704	16,33,762
4,72,173	...	2,52,32,143	1,44,24,531	15,01,472	33,28,869

STATE
Central Banks

Name of Central Banks.		Lia				
		Loans from Government.	Share capital paid up.	Interest due by the Bank.	Cost of management due.	Other items.
I		13	14	15	16	17
		Rs.	Rs.	Rs.	Rs.	Rs.
I						
(a) PROVINCIAL BANK ...		...	6,21,650	1,74,041	...	...
II						
(b) CENTRAL BANKS.						
District.	Central Banks.					
Nagpur	... Nagpur	...	72,195	1,3,132	27	...
Bhandara	... Bhandara	...	42,554	5,403	33	...
Chanda	... { Brahmmapuri	...	42,902	5,864	35	...
	... { Warora	...	25,980	4,224	63	...
Wardha	... Wardha	...	58,380	9,528	...	...
Balaghat	... Balaghat	979	75,257	4,560	271	...
Jubbulpore	... { Jubbulpore	...	41,525	14,545	219	...
	... { Sihora	...	77,080	13,921	286	...
	... { Murwara	...	20,171	2,503	...	...
Saugor	... Saugor	...	45,105	5,711	240	...
Damoh	... Damoh	...	51,295	12,265	359	...
Mandla	... Mandla	...	26,161	4,823	...	...
Seoni	... Seoni	...	39,215	3,673	330	...
Hoshangabad	... { Hoshangabad	...	59,515	10,843	...	...
	... { Harda	...	38,160	3,007	...	...
	... { Sohagpur	...	38,182	7,319	...	...
Betul	... Betul	...	67,745	13,340	...	...
Nimar	... Nimar	...	73,275	3,800	519	...
Narsinghpur	... Narsinghpur	...	67,168	7,244	...	...
Chhindwara	... Chhindwara	...	65,070	16,367	162	...
Raipur	... Raipur	...	82,901	6,691	...	...
Bilaspur	... Bilaspur	...	67,984	11,293	48	...
Drug	... Drug	...	59,731	640	12	...
Total Central Provinces		979	12,37,641	1,80,696	2,624	..
Amraoti	... { Amraoti	...	1,40,060	91,298	...	...
	... { Ellichpur	...	29,870	4,498	...	...
	... { Morsi	...	60,165	15,013	246	...
Yeotmal	... { Daryapur	...	41,605	8,257	...	...
	... { Yeotmal	...	99,542	45,544	...	...
Akola	... { Pusad	...	10,567	...	...	...
	... { Akola	...	1,38,225	59,354	100	...
Buldana	... { Buldana	...	40,055	14,434	343	...
	... { Khangaon	...	67,525	27,475	...	...
	... { Mehkar	...	76,132	17,589	198	...
	... { Malkapur	...	27,245	12,539	70	..
Total Berar		..	7,30,991	2,96,021	957	...
Total for Central Banks		979	19,68,632	4,76,717	3,581	...

MENT H.

Balance sheet—concl.

bilities.					Profit and loss (column 14 of profit and loss statement).	Remarks.
Reserve funds under section 33 of Act II of 1912.	Other funds, e.g., building fund, etc.	Other undistrib- uted profit carried forward.	Total.			
18	19	20	21	22			23
Rs.	Rs.	Rs.	Rs.	Rs.		
2,05,000	2,21,883	1,213	1,08,22,538	+ 40,017		
N. 32,936	70,350	270	6,79,034	+ 12,944		
B. 17,881	36,296	53	2,95,466	+ 6,736		
Br. 17,595	17,464	...	2,51,916	+ 3,521		
W. 18,213	28,255	649	2,27,134	+ 4,022		
Wr. 18,132	23,703	662	4,40,336	+ 6,667		
B. 75,203	1,64,825	5,273	5,79,540	+ 16,985		
J. 17,966	22,001	722	6,20,872	+ 4,739		
S. 49,216	62,201	3,634	10,28,820	+ 55,730		
M. 15,496	10,944	261	3,05,570	+ 6,546		
S. 23,118	46,789	105	5,35,632	+ 4,795		
D. 21,636	30,571	2,042	3,95,464	+ 11,700		
M. 5,350	13,684	25	2,11,382	+ 2,052		
S. 11,902	15,632	...	2,61,454	+ 3,526		
H. 31,995	79,007	...	6,11,960	+ 6,976		
Hr. 16,856	33,094	...	2,61,850	+ 757		
S. 25,995	37,845	...	4,45,313	+ 6,912		
B. 44,238	81,985	...	6,87,626	+ 14,704		
N. 23,862	86,329	12,414	3,99,363	+ 3,631		
Nr. 32,517	36,892	...	6,43,940	+ 12,108		
C. 15,477	88,217	...	6,09,349	+ 1,626		
R. 50,090	24,568	...	5,33,061	+ 8,075		
B. 25,142	19,201	14	5,51,616	+ 6,591		
D. 44,004	63,694	5,977	2,73,742	+ 5,702		
6,24,440	10,92,547	32,100	1,06,90,412	+ 2,06,445		
A. 99,538	2,49,930	...	38,41,525	+ 51,684		
E. 15,211	38,569	654	4,47,461	+ 5,696		
M. 14,950	13,662	...	9,46,796	+ 29,438		
D. 12,071	17,605	133	4,71,158	+ 14,632		
Y. 35,983	30,552	4,922	17,06,963	+ 1,02,833		
P. 594	145	77	18,903	+ 690		
A. 1,00,211	1,05,430	5,504	32,19,055	+ 1,03,744		
B. 11,572	45,733	2,863	5,79,920	+ 22,477		
K. 31,609	1,03,495	4,406	11,40,449	+ 18,229		
M. 44,638	58,103	20,831	8,94,670	+ 22,803		
ML. 5,874	18,910	26,923	6,23,250	+ 9,814		
3,72,253	7,42,224	75,313	1,39,53,216	+ 3,82,040		
9,96,693	18,31,771	1,07,413	2,46,43,658	+ 5,88,185		

STATE
Central Banks

Name of Central Banks.	Profit brought forward from last year.	Profit.				Total.
		Interest accrued.	By sale of goods to members.	By purchase of sale of members products.	Other items.	
I	2	3	4	5	6	7
I	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
(a) PROVINCIAL BANK ...	+ 647	5,54,405	...	...	1,099	5,55,504
II						
(b) CENTRAL BANKS.						
District. Central Banks.						
Nagpur .. Nagpur ...	+ 2,449	47,375	...	...	18,120	65,495
Bhandara ... Bhandara ...	+ 12,982	17,409	...	...	1,777	19,166
Chanda ...	{ Brahmmapuri ...	- 1,684	18,242	...	1,036	19,278
	{ Warora ...	+ 805	12,828	...	13	12,841
Wardha ... Wardha ...	+ 4,803	25,513	...	...	3,349	28,862
Balaghat ... Balaghat ...	+ 10,740	29,148	...	...	14,419	43,567
Jubbulpore ...	{ Jubbulpore ...	- 645	40,498	...	24	40,522
	{ Murwara ...	+ 41,943	85,992	...	6,565	92,857
Saugor ... Saugor ...	+ 2,147	23,513	...	...	31	23,544
Damoh ... Damoh ...	+ 305	19,335	...	...	208	19,543
Mandla ... Mandla ...	+ 7,744	25,862	...	...	804	26,666
Seoni ... Seoni ...	+ 592	16,385	...	...	55	16,440
Hoshangabad ...	{ Hoshangabad ...	- 188	18,657	...	1,964	20,621
	{ Harda ...	- 2,082	37,884	...	353	38,237
Betul ...	{ Sohagpur ...	- 1,213	11,824	...	437	12,261
	{ ...	+ 1,425	26,755	...	920	27,684
Nimar ... Nimar ...	+ 17,501	44,584	...	...	3,748	48,332
Narsinghpur ... Narsinghpur ...	+ 668	18,301	...	...	42	18,403
Chhindwara ... Chhindwara ...	+ 1,613	43,897	...	...	1,673	45,570
Raipur ... Raipur ...	+ 2,476	27,810	...	...	4,076	31,006
Bilaspur ... Bilaspur ...	+ 6,950	23,030	...	...	6,768	29,798
Drug ... Drug ...	- 822	32,953	...	...	2,186	35,130
	- 672	11,801	...	...	2,307	14,108
Total Central Provinces ...	+ 1,02,275	6,59,676	...	...	71,164	7,30,860
Amraoti ...	{ Amraoti ...	+ 6,634	24,544	...	1,993	2,50,537
	{ Ellichpur ...	- 281	30,809	...	3,486	34,295
	{ Morsi ...	+ 20,406	58,988	...	1,506	60,494
	{ Daryapur ...	+ 4,808	33,154	...	1,386	34,540
Yeotmal ... Yeotmal ...	+ 63,602	1,32,660	...	1,457	1,34,117	
Akola ... Akola ...	+ 41	89	...	...	...	89
Buldana ...	{ Buldana ...	+ 75,705	2,13,070	...	7,457	2,20,527
	{ Khemgaon ...	+ 6,205	46,569	...	692	47,261
	{ Mehkar ...	- 4,489	86,667	...	9	86,676
	{ Malkapur ...	- 3,583	62,324	...	4,319	66,643
	- 576	44,892	...	...	584	45,476
Total for Berar ...	+ 1,68,562	9,58,566	...	...	5,889	9,81,455
Total for Central Provinces and Berar.	+ 2,70,837	16,18,242	...	...	94,073	17,12,315

MENT I.
Profit and Loss Statement.

Loss.						Net profit (+) or loss (-) (column 22 of balance sheet).	Amount of column 7 actually received.	Amount of column 13 actually disbursed.	Remarks.
Interest due.	Cost of management paid and due.	Provision for bad and doubtful debt.	Depreciation of stock and buildings.	Other items.	Total.				
8	9	10	11	12	13	14	15	16	17
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
4,55,710	32,892	...	665	26,867	5,16,134	+ 40,017	3,95,546	3,17,093	
N. 29,590	11,294	...	13,075	1,041	55,000	+ 12,944	56,370	41,841	
B. 10,773	5,371	...	682	8,604	25,432	+ 6,736	9,752	10,710	
Br. 9,952	3,863	...	258	...	14,073	+ 3,521	16,598	8,174	
W. 7,168	2,130	...	300	26	9,624	+ 4,022	9,592	5,337	
Wr. 15,881	4,701	...	...	6,416	26,998	+ 6,667	21,437	17,470	
B. 15,064	4,277	...	...	17,981	37,322	+ 16,985	37,294	32,491	
J. 26,688	7,085	...	91	1,274	35,138	+ 4,719	34,609	20,354	
S. 54,294	8,369	...	848	15,559	79,070	+ 55,730	83,351	64,863	
M. 14,359	4,786	...	...	...	19,145	+ 6,546	22,541	16,642	
S. 10,809	3,322	...	...	312	14,441	+ 4,795	13,536	8,492	
D. 18,751	3,251	...	4	704	23,710	+ 11,700	10,693	10,086	
M. 9,324	4,750	...	113	793	14,980	+ 2,052	15,476	10,157	
S. 10,911	5,072	...	99	825	16,907	+ 3,526	17,390	12,904	
H. 20,745	5,620	...	...	2,805	29,179	+ 6,976	36,918	29,123	
Hr. 7,086	3,138	...	21	46	10,291	+ 757	9,164	7,284	
S. 14,683	5,284	...	159	2,071	22,197	+ 6,912	23,175	14,878	
B. 26,720	7,112	...	3,575	13,722	51,129	+ 14,704	48,332	37,789	
N. 7,805	6,886	...	5	684	15,440	+ 3,631	14,354	11,121	
Nr. 25,006	5,598	...	1,107	3,364	35,075	+ 12,108	42,966	27,811	
C. 19,732	5,361	...	45	3,266	28,404	+ 1,026	28,250	11,875	
R. 14,031	7,116	...	...	7,526	28,673	+ 8,075	21,379	18,514	
B. 18,611	8,486	...	629	...	27,726	+ 6,591	26,583	16,385	
D. 3,587	3,604	...	99	444	7,734	+ 5,702	11,178	7,082	
3,91,630	1,26,487	...	21,110	87,463	6,26,690	+ 2,06,445	6,10,958	4,41,403	
A. 1,73,196	17,543	...	1,511	13,237	2,05,487	+ 51,684	2,68,386	1,14,189	
E. 21,401	3,494	...	...	3,423	28,318	+ 5,696	35,364	23,820	
M. 4,1743	4,397	...	...	3,412	51,552	+ 29,138	55,712	36,273	
D. 20,074	3,268	...	...	1,314	24,716	+ 14,632	30,516	16,459	
Y. 86,217	4,437	...	...	4,232	94,886	+ 1,02,833	1,15,451	49,342	
P. 69	171	...	...	...	240	+ 690	889	240	
A. 1,60,750	17,957	...	647	13,134	1,92,488	+ 1,03,744	1,93,905	1,33,034	
B. 27,198	3,620	...	154	17	30,989	+ 22,477	31,142	16,212	
K. 53,647	6,167	...	...	4,144	63,958	+ 18,229	67,724	36,483	
M. 34,727	5,380	...	150	...	40,287	+ 22,803	56,432	22,470	
Ml. 30,826	2,701	...	27	1,532	35,086	+ 9,814	39,794	22,477	
6,51,848	69,165	...	2,489	44,475	7,67,977	+ 3,82,040	8,33,315	4,70,999	
10,43,478	1,95,652	...	23,599	1,31,938	13,54,667	+ 5,88,485	14,44,273	9,12,402	

Capital, Reserve, Deposits, Loans and cash of the Co-operative Banks

Serial No.	Name of Banks.	Year.	Capital and Reserve.			
			Paid-up share capital.	Reserve fund under section 33 of Act II of 1912.	Other funds.	Total.
1	2	3	4	5	6	7
	(A) Banks having Capital and Reserve over Rs. 5 Lakhs.		Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
1	Provincial Bank	1925-26	606	155	182	943
		1926-27	612	170	208	990
		1927-28	622	185	182	989
		1928-29	627	200	178	1,005
		1929-30	622	205	222	1,049
	(B) Banks having Capital and Reserve over Rs. 1 Lakh and less than Rs. 5 Lakhs.					
1	Nagpur	1925-26	75	24	37	136
		1926-27	76	25	45	146
		1927-28	77	26	48	151
		1928-29	77	29	64	170
		1929-30	72	33	70	175
		1925-26	50	9	18	77
2	Wardha	1926-27	50	11	20	81
		1927-28	52	14	23	89
		1928-29	53	17	25	95
		1929-30	58	18	24	100
		1925-26	89	60	133	282
3	Balaghat	1926-27	90	60	137	287
		1927-28	90	60	147	297
		1928-29	88	70	172	330
		1929-30	75	75	165	315
		1925-26	70	40	48	158
4	Sihora	1926-27	72	41	54	167
		1927-28	75	42	71	188
		1928-29	78	47	67	192
		1929-30	77	49	62	188
		1925-26	50	21	31	102
5	Saugor	1926-27	49	21	32	102
		1927-28	49	22	39	110
		1928-29	47	23	41	111
		1929-30	45	23	47	115
		1925-26	50	20	20	90
6	Damoh	1926-27	49	21	20	90
		1927-28	51	22	20	93
		1928-29	51	19	31	101
		1929-30	51	21	31	103
		1925-26	66	25	57	148
7	Hoshangabad	1926-27	61	27	66	154
		1927-28	60	28	71	159
		1928-29	60	31	68	159
		1929-30	60	32	79	171
		1925-26	45	18	25	88
8	Sohagpur	1926-27	43	12	37	92
		1927-28	38	20	35	93
		1928-29	36	24	37	97
		1929-30	38	26	38	102
		1925-26	80	23	53	156
		1926-27	81	28	59	168
9	Betul	1927-28	78	29	56	165
		1928-29	71	40	87	198
		1929-30	68	14	82	104

MENT J.

in the Central Provinces and Berar during the past five years.

Deposits and Loans from					Loans due by			Cash in hand and in Banks.
Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Members individuals.	Banks and societies.	Total out-standings.	
Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
3,257	4,020	69	...	7,346	2	2,645	2,617	14
3,274	4,593	101	...	7,968	2	3,051	3,053	45
2,884	5,021	91	...	7,996	1	1,860	1,861	107
3,372	5,796	107	...	9,275	1	1,311	1,312	91
3,396	6,104	99	...	9,599	14	1,490	1,504	68
497	...	63	...	560	...	550	550	1
493	10	72	...	575	...	554	554	...
489	...	73	...	562	1	557	558	1
445	...	81	...	526	...	513	513	1
416	...	71	...	490	...	489	489	1
155	...	28	...	183	...	191	191	...
170	17	29	...	216	...	227	227	3
190	...	34	...	224	...	214	214	9
257	...	36	...	293	...	254	254	13
290	...	10	...	310	...	285	286	5
193	...	169	...	362	4	456	460	4
184	...	171	2	357	3	462	465	8
184	...	155	1	340	2	416	418	4
169	...	116	...	305	2	419	451	6
123	...	130	1	254	4	191	395	4
223	136	168	...	527	3	440	443	26
268	88	102	...	554	5	470	475	6
281	259	266	...	746	27	649	676	16
302	326	222	...	850	1	802	803	5
303	299	230	...	832	1	766	767	22
180	...	55	...	220	1	224	225	7
162	...	57	...	219	...	227	227	5
167	20	56	...	243	...	249	249	4
158	5	59	...	222	...	237	237	1
154	...	60	...	214	1	230	231	2
174	...	61	...	235	...	194	194	6
193	...	58	...	251	...	205	205	8
208	6	58	...	272	...	236	236	5
228	...	50	...	287	...	277	277	4
212	8	58	...	278	...	279	279	5
279	26	96	...	401	9	360	378	17
287	18	101	...	406	11	358	369	14
304	8	88	...	397	13	343	356	17
315	...	82	...	427	2	316	338	8
336	...	94	...	430	1	377	378	9
53	146	103	...	301	1	304	305	2
62	113	101	...	286	1	285	286	3
59	126	102	...	287	...	283	283	4
73	101	101	...	275	1	260	261	1
98	130	108	...	336	2	301	303	1
133	80	131	...	364	4	407	411	13
171	85	140	...	396	5	461	416	14
265	17	140	...	431	6	420	435	18
305	10	156	...	471	5	373	378	19
331	10	130	...	480	1	347	348	19

Capital, Reserve, Deposits, Loans and cash of the Co-operative Banks

Serial No.	Name of Banks.	Year.	Capital and Reserve.			
			Paid-up share capital.	Reserve fund under section 33 of Act II of 1912.	Other funds.	Total.
1	2	3	4	5	6	7
	(B) Banks having Capital and Reserve over Rs. 1 Lakh and less than Rs. 5 Lakhs—concl'd.		Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
10	Nimar	1925-26	93	9	68	170
		1926-27	77	10	98	185
		1927-28	74	17	99	190
		1928-29	73	18	93	184
		1929-30	73	23	86	182
		1925-26	62	23	28	113
11	Narsinghpur	1926-27	64	25	32	121
		1927-28	62	26	33	121
		1928-29	63	29	34	126
		1929-30	67	32	37	136
		1925-26	69	13	72	154
12	Chindwara	1926-27	68	13	78	159
		1927-28	67	14	80	161
		1928-29	66	15	82	163
		1929-30	65	15	88	168
		1925-26	109	28	38	175
13	Raipur	1926-27	98	32	38	168
		1927-28	92	44	35	171
		1928-29	85	49	28	162
		1929-30	83	50	25	158
		1925-26	73	16	12	101
14	Bilaspur	1926-27	71	18	11	100
		1927-28	69	21	15	105
		1928-29	68	23	17	108
		1929-30	68	25	19	112
		1925-26	74	11	17	102
15	Drug	1926-27	75	22	46	143
		1927-28	69	32	57	158
		1928-29	65	40	63	168
		1929-30	60	44	64	168
		1925-26	141	61	97	299
16	Anraoti	1926-27	141	74	125	340
		1927-28	142	84	195	421
		1928-29	141	89	195	425
		1929-30	140	90	250	480
		1925-26	80	26	31	137
17	Yeotmal	1926-27	81	27	30	138
		1927-28	90	28	27	145
		1928-29	91	30	25	149
		1929-30	100	36	30	166
		1925-26	129	66	118	313
18	Akola	1926-27	134	80	152	366
		1927-28	140	92	166	398
		1928-29	141	96	165	402
		1929-30	138	100	166	404
		1925-26	72	26	27	125
19	Khamgaon	1926-27	76	27	42	145
		1927-28	77	28	50	155
		1928-29	67	30	69	166
		1929-30	68	32	103	203
		1925-26	80	25	10	115
20	Mehkar	1926-27	83	26	80	149
		1927-28	84	30	29	143
		1928-29	85	39	50	174
		1929-30	76	45	58	179

MENT J.

in the Central Provinces and Berar during the past five years—concl'd.

Deposits and Loans from					Loans due by			Cash in hand and in Banks.
Non-members and members in an individual capacity.	Provincial and Central Banks.	Societies.	Government.	Total received.	Members, individuals.	Banks and societies.	Total out-standings.	
8	9	10	11	12	13	14	15	16
Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
80	166	91	..	337	...	403	403	7
87	157	55	...	299	1	370	371	2
109	18	57	...	184	1	286	287	8
134	...	59	...	193	1	285	286	13
136	...	64	...	200	1	271	272	5
267	...	80	...	347	...	318	318	14
289	25	81	...	395	...	382	382	8
280	5	83	...	368	...	349	349	6
281	59	85	...	425	..	402	402	5
295	116	89	...	500	...	487	487	3
197	56	85	...	338	1	370	371	22
240	19	74	...	333	2	341	343	12
223	...	83	...	366	3	312	315	7
293	...	92	...	385	5	365	370	9
326	...	98	...	424	7	373	380	13
257	...	80	1	338	...	382	382	11
241	...	86	...	327	1	357	358	15
266	...	77	...	343	...	354	354	10
283	12	71	...	366	...	343	343	17
283	19	67	...	360	...	335	335	27
222	...	46	...	268	1	265	266	5
250	...	43	...	293	2	297	299	3
326	...	42	...	368	2	368	370	1
326	6	44	...	376	1	359	360	5
367	13	48	...	428	1	406	407	10
53	...	70	...	123	1	163	164	3
50	...	58	...	108	1	119	120	2
31	...	55	...	86	...	127	127	2
26	...	42	...	68	..	130	130	4
33	26	40	...	99	...	165	165	1
2,023	106	205	...	2,334	2	1,732	1,734	6
2,288	91	247	...	2,626	2	1,951	1,953	5
2,513	26	318	...	2,857	2	1,961	1,963	27
2,725	...	363	...	3,088	21	2,121	2,132	38
2,823	50	391	...	3,264	31	2,181	2,212	13
630	170	110	...	1,110	2	927	929	2
762	368	145	...	1,275	1	1,090	1,091	...
1,004	127	177	...	1,308	1	1,111	1,112	9
1,154	30	203	...	1,387	51	1,108	1,159	6
1,313	13	224	...	1,550	...	1,170	1,170	11
1,710	303	248	...	2,261	1	1,783	1,784	2
1,694	668	277	...	2,639	1	2,147	2,148	2
2,063	184	335	...	2,582	1	2,100	2,101	1
2,164	105	400	...	2,669	1	2,113	2,114	4
2,298	34	418	...	2,750	19	2,201	2,200	2
309	304	117	...	730	2	671	673	12
347	386	131	...	864	1	784	785	17
509	254	142	...	905	1	801	802	18
614	160	111	...	885	4	745	749	13
638	164	124	...	906	7	781	788	8
77	279	93	...	449	...	487	487	7
78	321	120	...	522	...	553	553	5
125	246	143	...	514	...	527	527	10
295	158	157	...	610	2	577	579	13
452	50	166	...	668	2	528	600	16

STATEMENT K.

Statement showing Number, Capital, Reserve, Deposits and Loans received, Loans outstanding and cash balance of principal Co-operative Banks in the Central Provinces and Berar at the end of the Provincial year ending the 30th June 1930.

Year.	Number of Banks.	Capital.	Reserve and other funds.	Total.	Deposits and loans received.	Loans outstanding.	Cash balance.
1	2	3	4	5	6	7	8
		Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)	Rs. (1,000)
Class A.—Banks with Capital and Reserve of Rs. 5 Lakhs and over.							
1920-21	1	601	120	721	3,301	2,949	1
1921-22	1	601	99	700	4,377	1,951	872
1922-23	1	601	167	768	5,094	1,364	593
1923-24	1	601	167	768	5,529	1,096	491
1924-25	1	601	167	768	5,847	1,810	5
1925-26	1	606	337	943	7,346	2,647	14
1926-27	1	612	378	990	7,968	3,053	45
1927-28	1	622	367	989	7,956	1,861	167
1928-29	1	627	378	1,005	9,275	1,312	91
1929-30	1	622	427	1,049	9,559	1,504	68
Class B.—Banks with Capital and Reserve over Rs. 1 Lakh and less than Rs. 5 Lakhs.							
1920-21	7	657	227	884	4,397	4,765	209
1921-22	7	674	315	989	4,848	4,663	117
1922-23	12	1,031	674	1,705	7,580	7,252	131
1923-24	14	1,182	1,001	2,183	8,553	7,311	185
1924-25	16	1,358	1,190	2,548	9,767	8,689	114
1925-26	18	1,461	1,471	2,932	11,207	10,127	165
1926-27	18	1,438	1,684	3,122	12,331	11,076	121
1927-28	18	1,440	1,907	3,347	12,705	11,127	166
1928-29	19	1,465	2,127	3,592	13,726	11,816	174
1929-30	20	1,482	2,346	3,828	14,802	12,512	177

HP